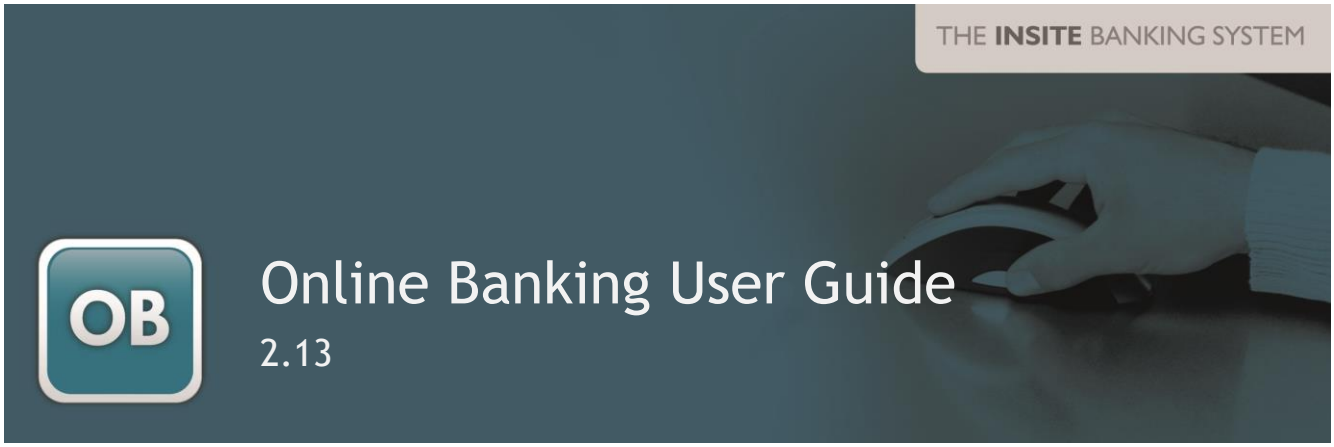
THE INSITE BANKING SYSTEM
OB
Online Banking User Guide
2.13

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1. Introduction

This User Manual offers instructions for using the tools found in the Online Banking system, including overviews and step by step explanations.

Online Banking enables you to conduct real-time online commerce in partnership with your bank.

Features of Internet Banking include:

- Real-time Account History
- Check Image Search and Retrieval
- eAlert messaging system (optional)
- Online Statements
- One Time and Scheduled Transfers

Additional features are included in the Business Banking option.

These include:

- ACH and Wire Transfers
- Direct Deposit Payroll
- Electronic Stop Payment Requests
- Self-managed User Administration
- Merchant Capture

Merchant Capture software is an auxiliary product designed to augment the benefits of Business Banking. By capturing clear images of checks and depositing them in the bank electronically, Merchant Capture saves time and adds another helpful dimension to Online Banking. This guide provides instructions for using Merchant Capture only as it relates to the Online Banking system. For complete Merchant Capture instructions, refer to the Merchant Capture User Manual.

Online Banking also provides protection for online accounts with several layers of security through the MultiKey Internet Banking Login System. This online banking login authentication product keeps internet banking platforms secure and safe, while protecting your account authorizations and personal information. Specific MultiKey applications and their set up instructions are addressed throughout this manual.

Online Banking Categories

The Online Banking system features a number of links that organize the various tools and applications into five different categories:

Account

Following login, this category will automatically display a screen with a list of all of your accounts and their real-time information. This link also contains a number of other options related to your accounts.

Transfer

Allows authorized users to make transfers between accounts or wire transfers. It is also possible to set up regularly scheduled transfers in this category.

Cash Management

Provides access to all online banking services, including payroll, direct deposit, ACH payments and receipts, stop payments, and cash and coin orders. The Merchant Capture application is also accessed through this link.

Administration

Allows a company administrator to authorize and manage transactions performed by company users, as well as the creation of reports.

User Settings

Allows a company administrator to edit account nicknames and change their own password, contact e-mail address, and user ID.

eAlerts & Messages

Allows a user to set up and manage eAlerts, which send alert e-mails to users regarding changes in bank account information, including balances, transactions, and activity.

Log Out

Exits the Online Banking system.

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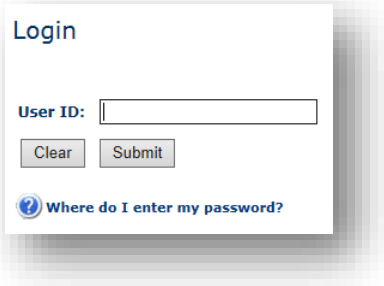
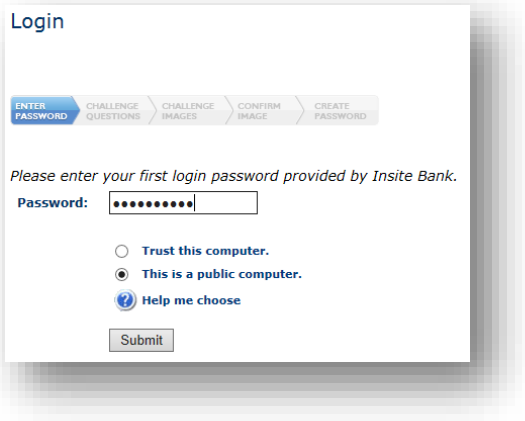
2. Getting Started

Upon activation of your Online Banking account, a User ID and a first-time password will be provided for you by your bank. This prevents fraudulent internet authorization of the account. Start the first-time login process by entering your User ID and clicking the **Submit** button.



The next screen will prompt you to enter your first-time password:



After entering your password and selecting whether or not your computer is public or trusted, click on the **Submit** button.

2.1 Personalizing your Online Banking Login

Once logged in for the first time, you will be directed through a three-section process to personalize your MultiKey security authorization features.

Token Authentication

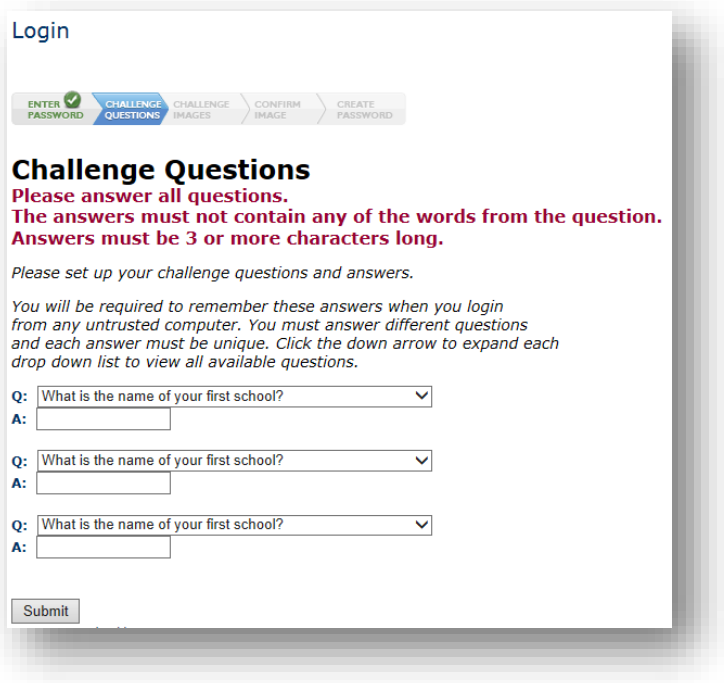
A token authentication system from VASCO Data Security International, Inc. is integrated with the MultiKey multifactor authentication systems built into the Insite Online Banking System.

This is an optional add-on module that can be added for consumer and business customers. This is a token that will generate code for you to enter as another layer of added security when logging on to Online Banking.

Challenge Questions

The challenge questions add an extra layer of authentication to protect your Online Banking accounts. They will only appear if a login attempt is made from an unsecured or public computer.

To set up the challenge questions, you will be asked to choose and answer three questions from the drop-down lists during the login setup process:


Login
ENTER PASSWORD
CHALLENGE QUESTIONS
CHALLENGE IMAGES
CONFIRM IMAGE
CREATE PASSWORD
Challenge Questions
Please answer all questions.
The answers must not contain any of the words from the question.
Answers must be 3 or more characters long.
Please set up your challenge questions and answers.
You will be required to remember these answers when you login from any untrusted computer. You must answer different questions and each answer must be unique. Click the down arrow to expand each drop down list to view all available questions.
Q: What is the name of your first school?
A:
Q: What is the name of your first school?
A:
Q: What is the name of your first school?
A:
Submit

Answer all of the challenge questions. The answers are not case sensitive. After you have answered all three questions, click the **Submit** button.

Challenge Image

Unlike the challenge questions, you must correctly identify the challenge image every time you attempt to login to Online Banking. This security measure is designed to protect against internet attacks that break text-based codes.

The challenge images are organized into thematic sets.

To select your challenge image, complete the following steps:

1. Choose the theme of your image set by clicking on one of the categories.
2. Select one challenge image. You will always have to select this image to login.
3. Click on the **Submit** button.

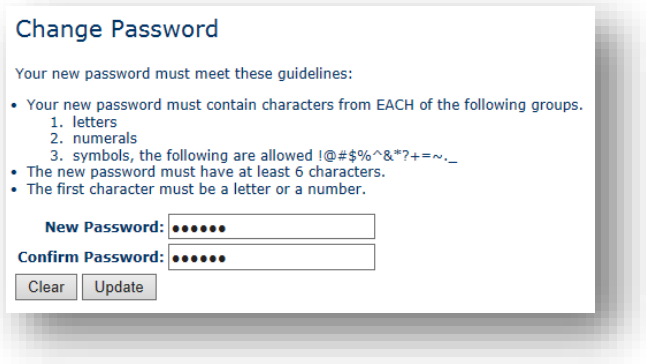
4. A confirmation screen will appear and request that you confirm your image choice.

5. After confirming your selection, click on the **Submit** button.

For users who are visually impaired, the option to turn off the challenge image screen is available from your financial institution. If this option is selected, the user will select none of the images on the challenge image screen and continue. Since the challenge images are still displayed during login, potential criminals cannot detect that an account is set to this option.

Changing the Login Password

The final step of the login set up process is to create a new password. Following the challenge image confirmation, the Online Banking system will prompt you to change the password provided to you by your financial institution:


Change Password
Your new password must meet these guidelines:
• Your new password must contain characters from EACH of the following groups.
1. letters
2. numerals
3. symbols, the following are allowed !@#$%^&*?+=~._
• The new password must have at least 6 characters.
• The first character must be a letter or a number.
New Password:
Confirm Password:
Clear
Update

The new password must meet the requirements listed on the **Create Password** page. You will be asked to type your new password twice to ensure accuracy and conformity with the password requirements. After selecting the **Update** button, the password will be valid for all subsequent logins.

Dashboard

Users can use the customizable dashboard to add and rearrange different widgets that they want to see on the first page after they login.

To rearrange or remove a widget from the dashboard, click one of the arrow icons in the header bar for each widget. To remove a widget, click the delete icon.

Note: See the Personal Financial Management section on how to add widgets to the dashboard and what widgets are available.

3. Account Menu

The **Accounts** is the first category listed in Online Banking. Clicking on the **Account List** link will automatically display a screen with a list of all of your accounts and their real-time balance information. After an account list selected, additional options will be displayed on the left menu.

This link also contains a number of other options related to these accounts:

Account List

This feature displays all of your accounts with real-time balance updates.

Account Summary

This section shows detailed balance information for the selected account, as well as statement information.

Account History

This screen shows a record of past account transactions and balances.

Transaction Search

The search allows you to create a query for a single transaction or for a set of transactions.

Online Statements

This link enables you to review, download, and print available statements for your accounts.

Image Search

This search allows you to search for check and deposit ticket images for the selected account.

History Export

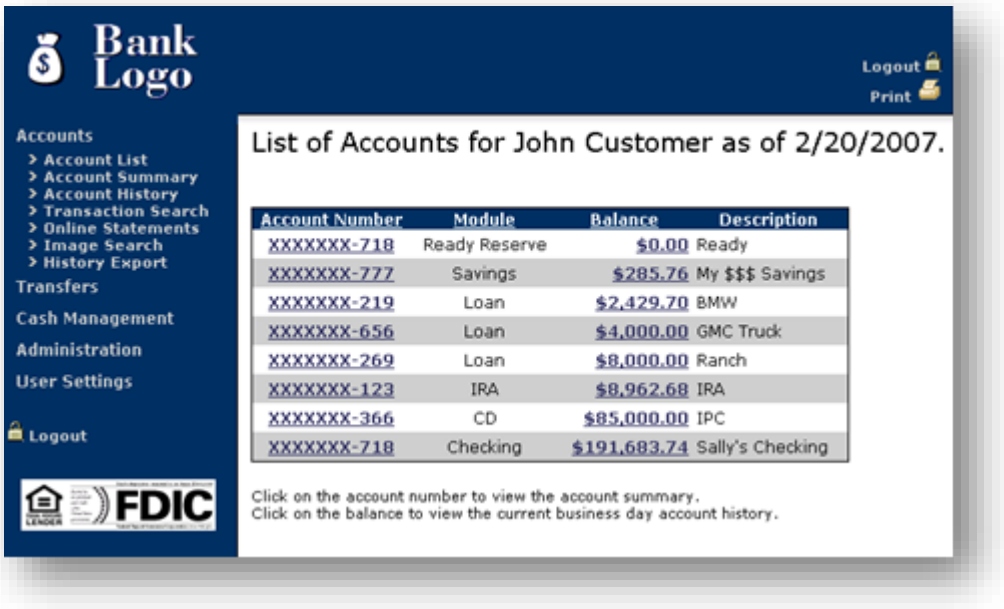
This link creates a report of your export history within a specified date range.

Note: In order to access the Account options other than the Account List, you must select a specific account from the list by clicking on the account number. Once you have selected an account, the other options will appear on the left side of the screen under the Account heading.

Not all options are available for every account. Options not available for a given account will not appear on the menu.

3.1 Account List

The **Account List** option under the **Account** link displays all of your accounts with real-time balance updates. This is the default screen when the **Account** link is selected. The list displays the account number, the module the account is found in, the balance of the account, and a brief description of the account. You can sort the list by Account Number, Module, or Balance by clicking on the column heading.


Bank Logo
Logout
Print
Accounts
> Account List
> Account Summary
> Account History
> Transaction Search
> Online Statements
> Image Search
> History Export
Transfers
Cash Management
Administration
User Settings
Logout
FDIC
List of Accounts for John Customer as of 2/20/2007.
Account Number | Module | Balance | Description
XXXXXXX-718 | Ready Reserve | $0.00 | Ready
XXXXXXX-777 | Savings | $285.76 | My $$$ Savings
XXXXXXX-219 | Loan | $2,429.70 | BMW
XXXXXXX-656 | Loan | $4,000.00 | GMC Truck
XXXXXXX-269 | Loan | $8,000.00 | Ranch
XXXXXXX-123 | IRA | $8,962.68 | IRA
XXXXXXX-366 | CD | $85,000.00 | IPC
XXXXXXX-718 | Checking | $191,683.74 | Sally's Checking
Click on the account number to view the account summary.
Click on the balance to view the current business day account history.

The **Account List** screen contains two fields with links. Clicking on one of the numbers in the Account Number column will open the **Account Summary** screen.

Selecting a **Balance** opens the **Account History** for the selected account screen.

3.2 Account Summary

The **Account Summary** option under the **Account** section allows you to review summarized information about each account.

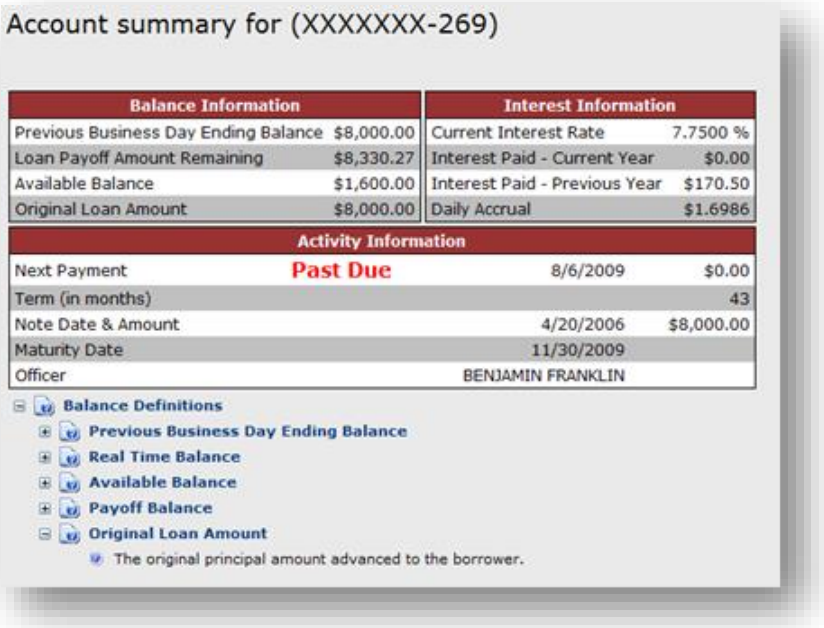
To view the account summary, click on the account number of the desired account while on the **Account List** page.

The resulting account summary screen looks similar to this:

The account summary contains the following information:

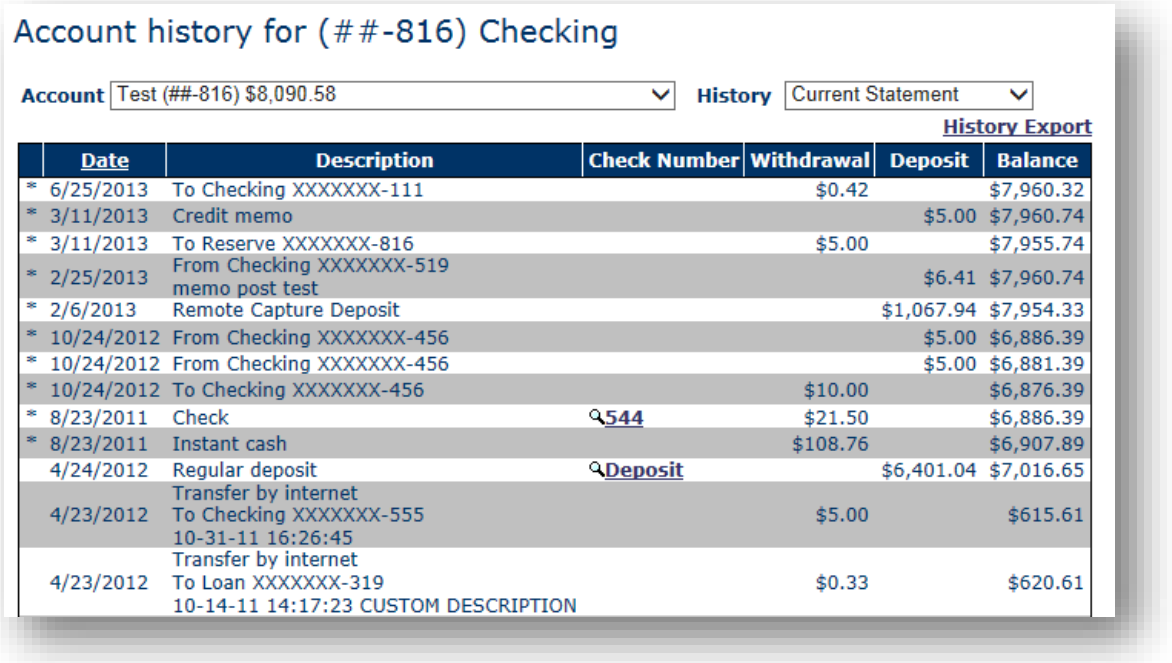
Balance Information: Contains the Previous Business Day Ending Balance, the Real Time Balance, and the Available Balance for the account.
Interest Information: Shows the Current Interest Rate the account is collecting, as well as the Interest Paid amounts for the current and previous years.
Activity Information: Displays dates and amounts for the Last Statement, Last Deposit, and Last Withdrawal for the account. This section also lists the amounts of the Current Business Day Debits and Credits and the Current Statement Debits and Credits.

The account summary screen will be formatted differently based on the account type.


Account summary for (XXXXXXX-269)
Balance Information
Previous Business Day Ending Balance $8,000.00
Loan Payoff Amount Remaining $8,330.27
Available Balance $1,600.00
Original Loan Amount $8,000.00
Interest Information
Current Interest Rate 7.7500 %
Interest Paid - Current Year $0.00
Interest Paid - Previous Year $170.50
Daily Accrual $1.6986
Activity Information
Next Payment Past Due 8/6/2009 $0.00
Term (in months) 43
Note Date & Amount 4/20/2006 $8,000.00
Maturity Date 11/30/2009
Officer BENJAMIN FRANKLIN
Balance Definitions
Previous Business Day Ending Balance
Real Time Balance
Available Balance
Payoff Balance
Original Loan Amount
The original principal amount advanced to the borrower.

3.3 Account History

The **Account History** page, under the **Account** link, provides access to transaction and balance records. The balances listed in this section contain real-time information. To view recent account history, select a statement from the drop-down menu. To change accounts, use the account drop-down menu. Memo posted or pending transactions will have an asterisk to the left of the transaction date.



	Date	Description	Check Number	Withdrawal	Deposit	Balance
*	6/25/2013	To Checking XXXXXXX-111		$0.42		$7,960.32
*	3/11/2013	Credit memo			$5.00	$7,960.74
*	3/11/2013	To Reserve XXXXXXX-816		$5.00		$7,955.74
*	2/25/2013	From Checking XXXXXXX-519 memo post test			$6.41	$7,960.74
*	2/6/2013	Remote Capture Deposit			$1,067.94	$7,954.33
*	10/24/2012	From Checking XXXXXXX-456			$5.00	$6,886.39
*	10/24/2012	From Checking XXXXXXX-456			$5.00	$6,881.39
*	10/24/2012	To Checking XXXXXXX-456		$10.00		$6,876.39
*	8/23/2011	Check	544	$21.50		$6,886.39
*	8/23/2011	Instant cash		$108.76		$6,907.89
	4/24/2012	Regular deposit	Deposit		$6,401.04	$7,016.65
	4/23/2012	Transfer by internet To Checking XXXXXXX-555 10-31-11 16:26:45		$5.00		$615.61
	4/23/2012	Transfer by internet To Loan XXXXXXX-319 10-14-11 14:17:23 CUSTOM DESCRIPTION		$0.33		$620.61

The **History Export** link near the top of the page allows you to export this history record to a third-party money management program. For more information about this feature, please refer to the *History Export* section of this guide.

Account History Sort Order is saved by User. When the user changes the Account History Sort Order, other account history views (either in the same login session or later ones) will retain the same sort order.

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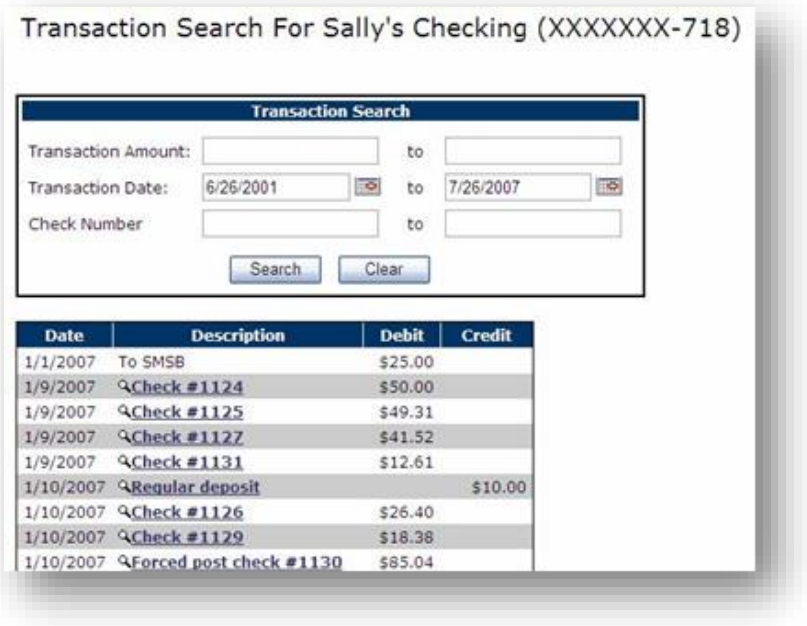
3.4 Transaction Search

The **Transaction Search** option under the **Account** link allows you to search transaction history. Searches can be performed by amount, date, or by check number.

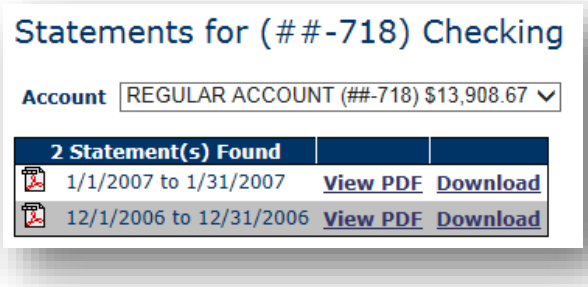


To perform a search, enter the desired parameters in any of the search fields and then select the **Search** button. To print the results grid, select the **Print** icon in the upper right corner of the screen.

The results of the search are listed in a grid below the Transaction Search box. If an image of the transaction is available, the text in the **Description** field will have a magnifying glass icon next to it. To view the image, click on the description. The image will appear in a separate window and can be printed:

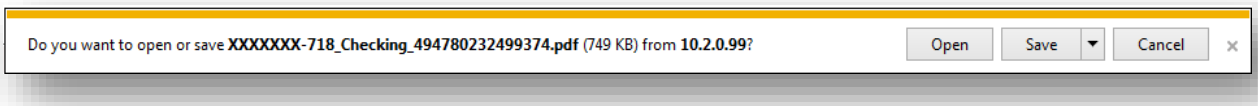
3.5 Online Statements

The **Online Statements** option under the **Account** link allows you to review, download, and print statements for the selected account.



When the statement list is returned, the statements will be listed by date. Since these statements are in .pdf format, you must have a PDF Reader installed on your computer in order to view or print the statements.

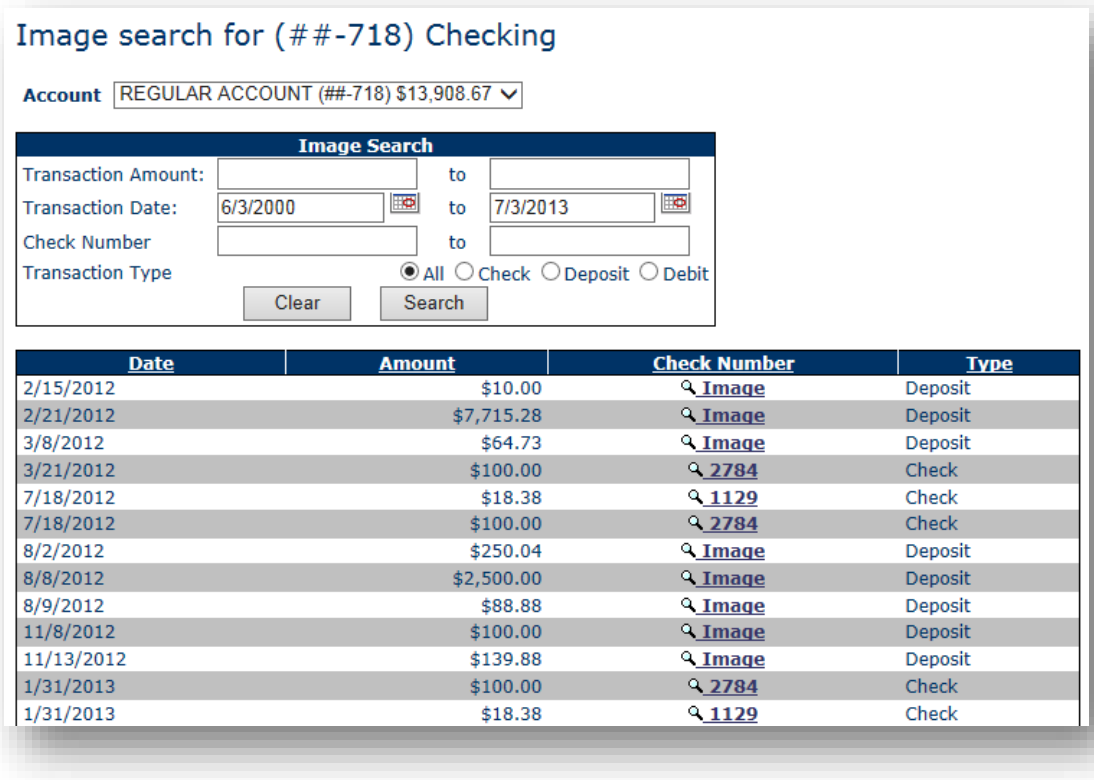
If you choose to download the PDF, the browser will ask where you want save the file. In Internet Explorer, you will see a box at the bottom of the browser:



3.6 Image Search

The **Image Search** option found under the **Accounts** link allows you to search for past check and deposit images by transaction amount, date, transaction type, and check number. Checks, virtual tickets created by Insite iTeller, and deposit slips can all be viewed with Image Search.

After entering the desired search parameters and selecting the **Search** button, the results will display in a table below the **Image Search** box:



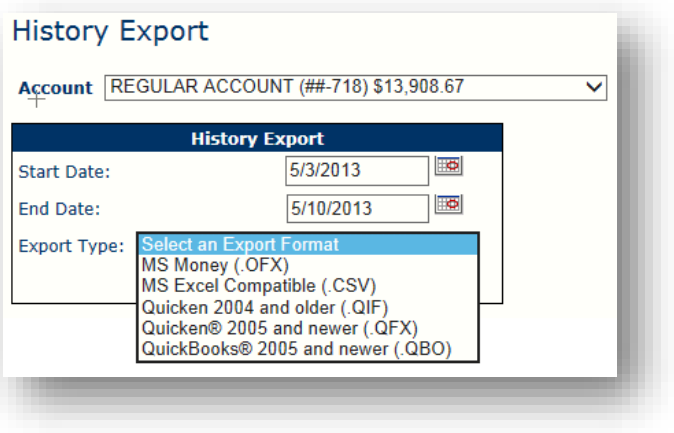
The most recent results will be listed first. To view the image, click on the icon or check number in the **Check Number** column. When the image has finished downloading, a new window will open to display the image, and when applicable, both the front and back of the item will be visible. To print the item, select the **Print** icon in the upper right corner of the screen.

3.7 History Export

The **History Export** option accessible by the **Account** link allows you to send a file of compiled account history to a third-party money management program.

To generate an export file, complete the following steps:

1. Confirm that the Start Date and End Date are correct. These fields will automatically fill in with the date range corresponding to the one viewed on the **Account History** page.
2. In the **Export Type** field, use the drop-down menu to select the desired export format for the file.
3. Select the **Export** button to send the file.



Current Intuit programs, including Quicken and QuickBooks, may be available as an export option in Online Banking. Please contact your financial institution for more information if you have any questions about using these programs.

Exporting Data

To export all available data, current statement as well as older transactions, two separate export files will have to be created.

The date range must be either from the current statement period or from the previous statements, but not both in the same date range.

4. Transfers Menu

The options included under the Transfers heading allow authorized users to perform a variety of transfer-related activities, including making transfers between accounts, setting up regularly scheduled automatic transfers, making wire transfers to accounts at another financial institution, and bill pay. Each of these options is further explained in the following sections.

One-Time Transfer
This option is used to authorize a one-time transfer between accounts. If the effective date of the transfer is future dated, the transfer will not occur until the end of business on effective date.

Scheduled Transfers
This feature allows users to set up automatic transfers between accounts. The scheduled transfers will occur at the end of business on the effective date.

Wire Transfer
This link allows companies to submit a wire transfer request to their financial institution. The request will then be handled by bank administrators. (Wire transfers are only available through Business Banking.)

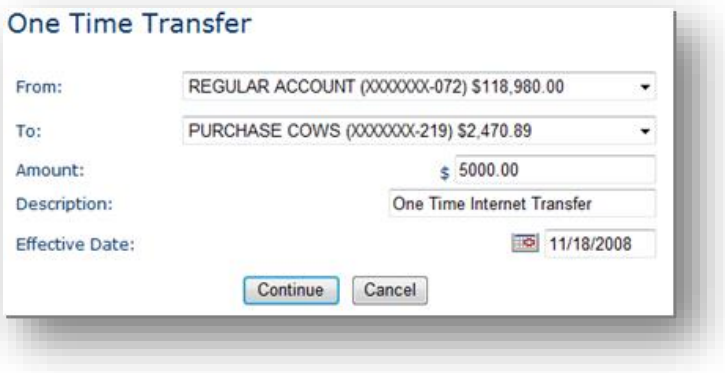
Bill Pay
Bill Pay allows users to pay bills from their online banking account.

4.1 One Time Transfer

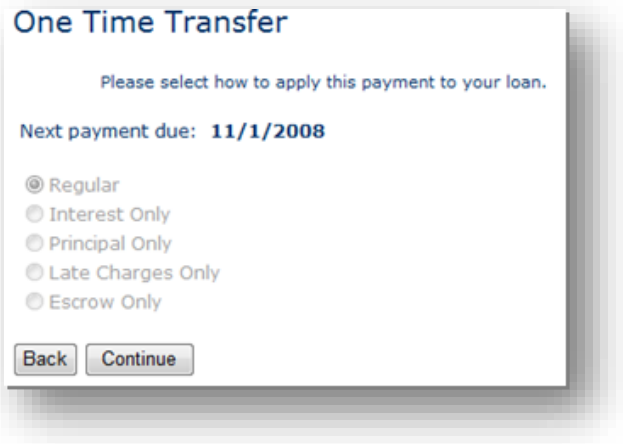
The **One Time Transfer** option under the **Transfers** heading allows you to authorize a one-time transfer between two accounts.

To set up the transfer, complete the following steps:

1. Select the accounts to be used in the transfer from the **From** and **To** drop-down fields. The **From** amount displays the available balance. The **To** amount is the memo balance for DDA and Savings accounts; for other types of accounts, it shows the current balance.
2. Enter the amount of the transfer.
3. Optional: You may add a short memo of the purpose of the transfer in the **Description** field.
4. Effective Date: The transfer will happen immediately unless the effective date of the transfer is future dated, then the transfer will not occur until the end of business on effective date.
5. Select the **Continue** button to proceed with the transfer.



Loan payments can be submitted from the online banking site as principal, interest, escrow, late charges, and principle and interest. The bank sets the loan payment options on each loan. If you would like additional loan payment options, you will need to contact the bank.



Also, these options are only available on current business day only transfers. If the user changes the effective date to a future date, then only the regular (principal + interest) loan payment option will not be allowed.

After selecting the **Continue** button, a confirmation screen will appear. This screen will show the balance prior to the transfer for both accounts, as well as the post-transfer balances. To validate the transaction, the amount cannot exceed the transfer balance of the From account and the To account's new balance must be greater than $0.

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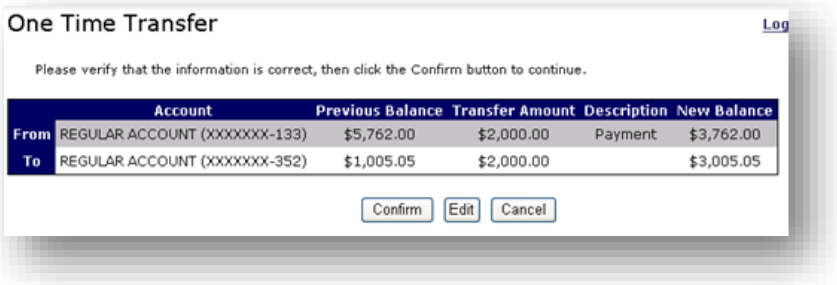


If you wish to make a change to the transfer, select the **Edit** button. To entirely delete the transfer, select the **Cancel** button. To proceed with the transfer, click on the **Confirm** button. After submission, a screen will appear to notify you that the transfer is complete and to provide a trace number and date and time of the transfer for tracking purposes.

4.2 Scheduled Transfers

The **Scheduled Transfers** option under the **Transfers** heading allows you to set up automatic transfers between two accounts. Under the Scheduled Transfers menu, you may choose either to view all scheduled transfers or to create a new scheduled transfer. The fund transfer will occur at the end of business on the effective date.

View All

From the **View All** screen, you can edit or delete an existing scheduled transfer, as well as create a new scheduled transfer.

Create New

To create a new scheduled transfer, complete the following steps:

1. Select the account to transfer money from and the receiving account from the drop-down **From** and **To** fields. Add any desired comments.

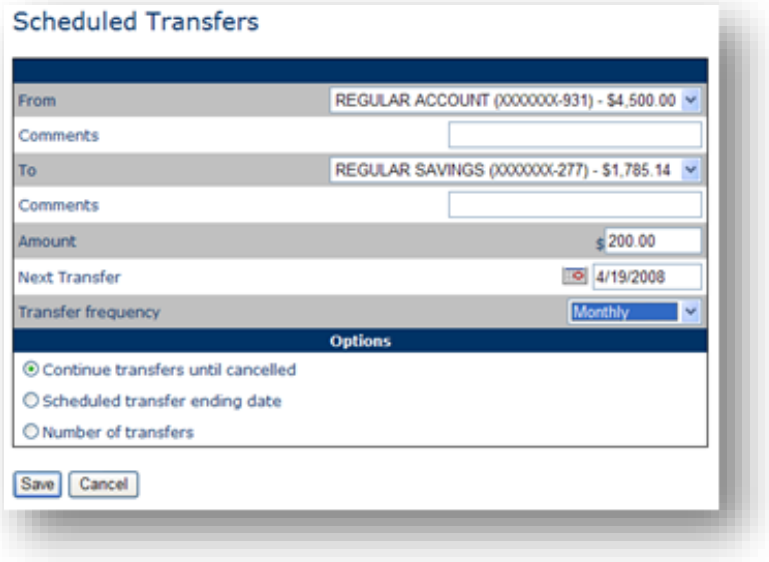
2. Enter the amount of the transfer.

3. Choose the date for the next transfer to occur and select the frequency of the transfer from the drop-down menu choices.

4. If you choose, you may enter a date for the last scheduled transfer or enter the number of transfers to be completed. If these fields are not filled out, the transfers will continue until you delete the transfer arrangement.

5. If available, to receive a mailed notice whenever a transfer is made, select the **Yes** option. If you would rather not be notified, click on **No**. Another option, if available for notification, setup an eAlert to receive an email or text when a deposit or withdrawal occurs.

6. When you are finished, click the **Submit** button.

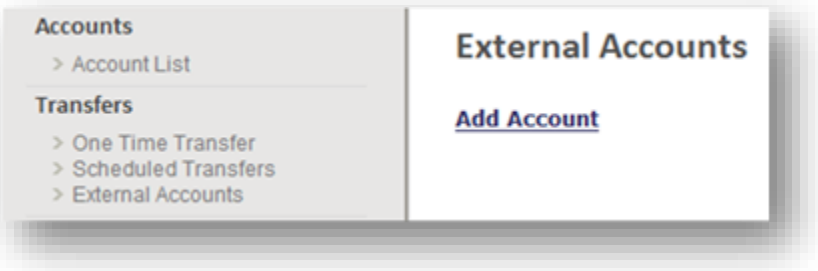


External Accounts

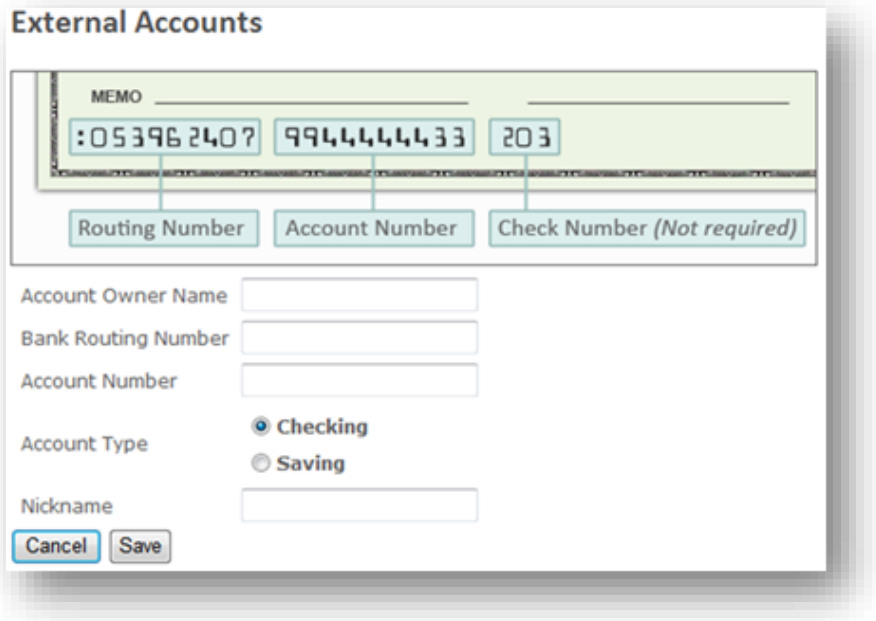
Some banks allow deposit transfers from other financial institutions via ACH.

To add an external account:

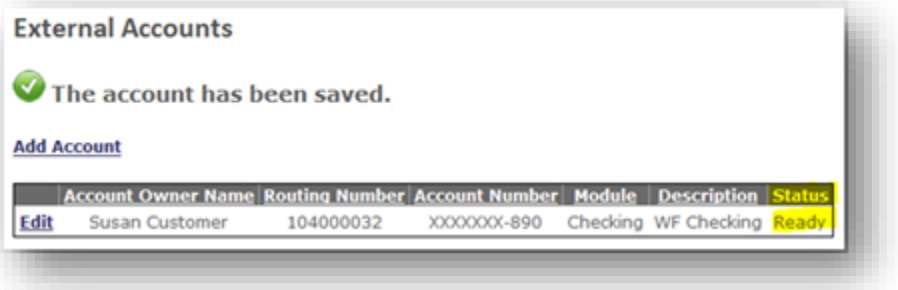
On the external website, a menu item will be displayed under the Transfers section called "External Accounts".

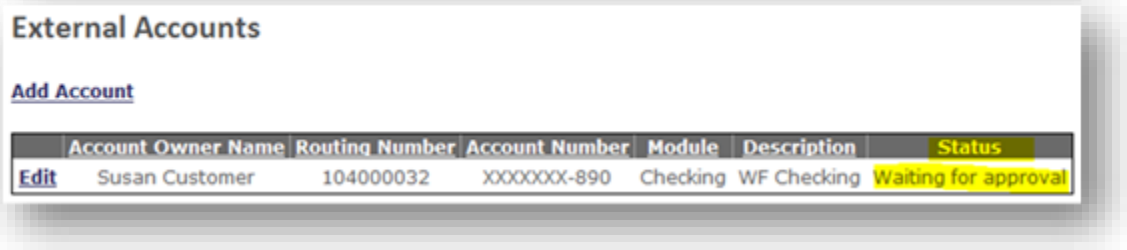


The user will need to click on the **External Accounts** link to view/edit the list of current external accounts. Click the **Add Account** link to enter new external account information.



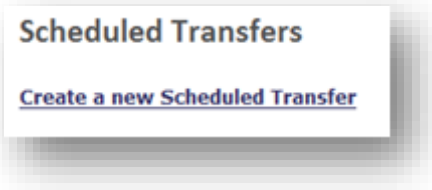
After the new account information has been submitted and the account will either be immediately available or there will be a ten-day approval wait time before the account may be used for a transfer.



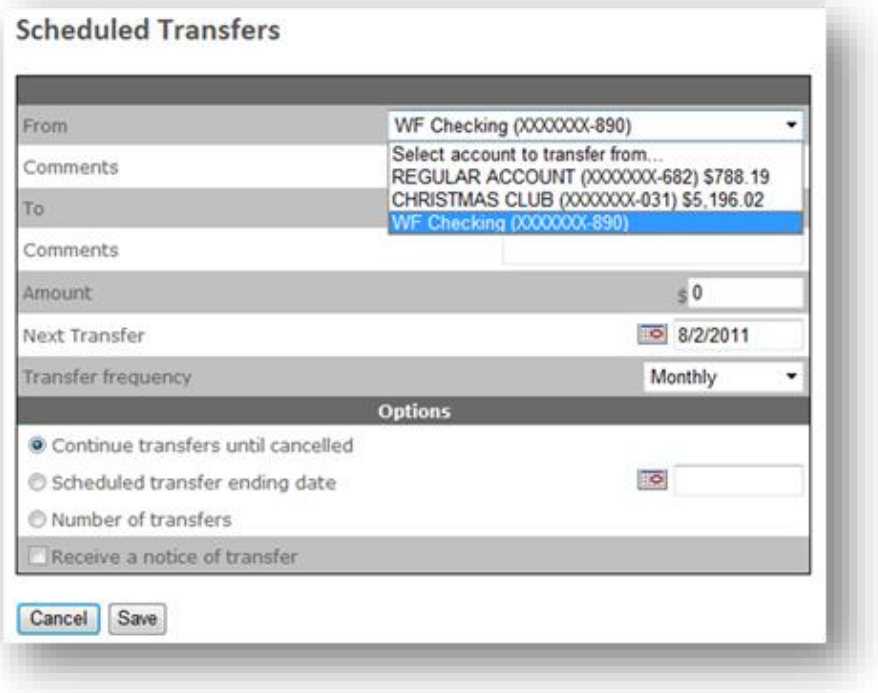


Scheduled Transfer Payments Form

After an account has been created and the status is "Ready", then the customer can create a scheduled transfer using this new external account. Click on **Scheduled Transfers** and then **Create** a new scheduled transfer.



In the **From** account drop down list, the new external account will be displayed using the account nickname and the masked account number.



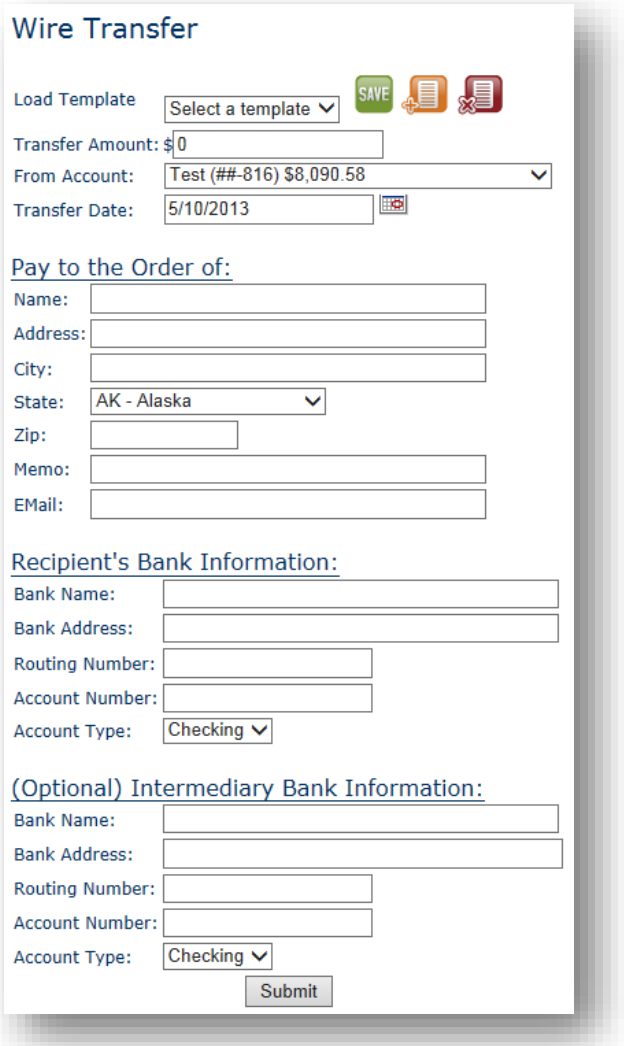
One Time and Scheduled Transfer Reports

At the top of the One Time and Scheduled transfer pages, links have been added to a report to show previous transfers.

The report will show transfers from all users under the same customer or company. For example, a parent could check to see if a transfer to child's account was already done or a co-worker could verify if a transfer was done previously, when and by whom.

4.3 Wire Transfer (Business Banking Only)

The **Wire Transfer** option available under the **Transfer** heading allows businesses to submit a request to their financial institution to make a wire transfer from one of their accounts. This feature is only available for companies; individuals cannot make wire transfers through Online Banking, and your bank must offer Business Banking.



To submit a wire transfer request, complete the following steps:

1. Enter the amount of the transfer in the **Transfer Amount** field on the **Wire Transfer** page.

2. Select the source account for the transfer from the drop-down **From Account** field.

3. Enter the date of the first transfer in the **Transfer Date** field.

4. In the **Pay to the Order of** section, complete the contact information fields for the transfer recipient.

5. Fill out the **Recipient's Bank Information** fields completely.

6. If your transfer will be going through an intermediary bank, fill out the last section of the screen.

7. When you have finished entering all requested information, select the **Submit** button.

If you are using or creating a template for wire transfers, complete the following steps:

1. To use a previously created template, select one from the drop-down **Load Template** field.

2. To make a new template, select the **Save Form As** button to the right of the drop-down field. Name the template in the field provided and click on the **Save** button.

3. Fill in the remaining fields as you would for a one-time wire transfer.

4. To save all of the fields, make sure that the **Save on Submit** checkbox at the bottom of the screen is checked. This checkbox will only appear once you have saved a name for a new template. When you select the **Submit** button, the wire transfer request will be submitted, and the template will be saved.

4.4 Bill Pay

The **Bill Pay** option allows you to pay bills with a third-party service through Online Banking. If a payee cannot accept an ACH payment, the bill pay service will create a paper check to send to the payee on your behalf.

For information about using Bill Pay, please contact your bank.

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5. Cash Management Menu (Business Banking Only)

The options included under the **Cash Management** heading allow authorized users to perform tasks associated with ACH transactions, such as creating direct deposit payroll accounts and setting up ACH payments and receipts. An ACH (Automated Clearinghouse) is an electronic clearing and settlement system which eliminates the need for printing and transacting paper checks. This electronic system is especially useful for regularly recurring payments such as payroll deposits or for making bill payments.

The options available within the **Cash Management** section also allow users to make cash and coin orders and request stop payments online. Users can also upload payroll batches, confirm accounts, and integrate Merchant Capture applications with their Online Banking system.

These options are available under the Cash Management heading:

ACH Payroll

Allows creation and management of electronic direct deposit payroll accounts.

ACH Payments

Enables set up of direct electronic payments to vendors.

ACH Receipts

Allows creation of accounts to receive direct electronic payments from customers.

Cash/Coin Order

Submits an electronic cash and coin order to the financial institution.

Stop Payment

Enables user to immediately notify the financial institution of a stop payment request.

Upload Payroll Batch

Allows user to upload payroll files from accounting software.

Confirm Accounts

Requires authorization of all uploaded payroll batches and new employee accounts before transactions can take place.

Merchant Capture

Works with Insite Merchant Capture system to upload Merchant Capture data files from the user's local system or network. Also allows user to create a report of Merchant Capture file summaries.

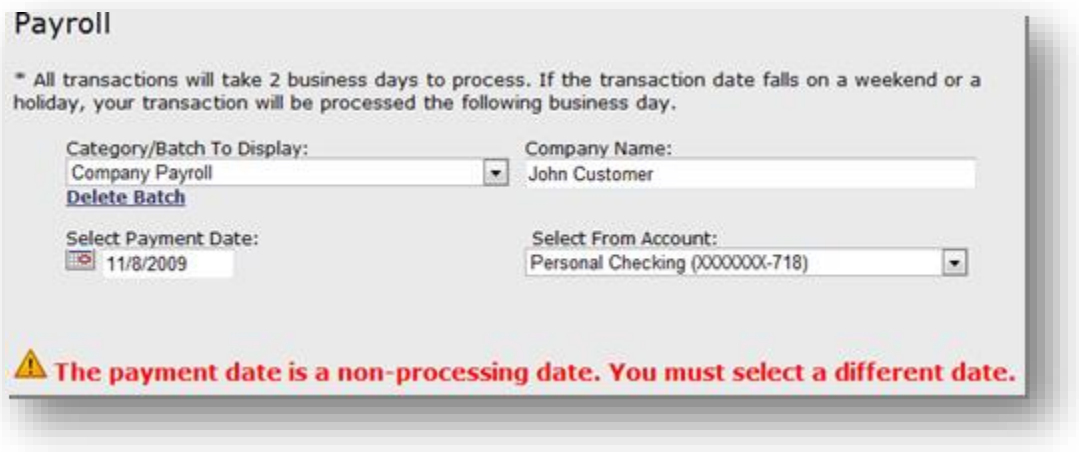
Each of these options is further explained in the following sections.

Limit Future Dated ACH Batches

ACH batches can only have an effective date in the future. The bank may place restrictions on how far into the future the ACH batches can be submitted.

Non-Processing Days

Before ACH batches are allowed to be submitted to the bank, the system verifies that the effective date is a processing date. If not, the following message will be displayed:


Payroll
* All transactions will take 2 business days to process. If the transaction date falls on a weekend or a holiday, your transaction will be processed the following business day.
Category/Batch To Display:
Company Payroll
Delete Batch
Company Name:
John Customer
Select Payment Date:
11/8/2009
Select From Account:
Personal Checking (XXXXXXX-718)
The payment date is a non-processing date. You must select a different date.

Since the Federal Reserve Banks will be closed on the following holidays, no ACH transactions can be processed on these dates and are considered non-processing dates. For holidays falling on Saturday, Federal Reserve Banks and branches will be open the preceding Friday. For holidays falling on Sunday, all Federal Reserve offices will be closed the following Monday.

January

- 1st – New Year's Day
- 2nd if New Year's Day is Sunday, it is observed on Monday
- 3rd Monday in January - Martin Luther King's birthday

February

- 3rd Monday in February – Washington's birthday

May

- Last Monday of May - Memorial Day

July

- 4th – Independence Day
- 5th if July 4 is on Sunday, it is observed on Monday

September

- 1st Monday in September - Labor Day

October

- 2nd Monday in October - Columbus Day

November

- 4th Thursday in November - Thanksgiving
- 11th – Veteran's Day
- 12th, if Veteran's Day is Sunday, it is observed on Monday

December

- 25th – Christmas Day
- 26th, if Christmas is Sunday, it is observed on Monday

5.1 ACH Batches Page

This page is separated into three sections:

Batch Information

The batch name, payment date, company name, and offsetting accounts can be edited here.

The batch can be deleted by clicking on the ✖ icon.

A new batch can be created by clicking the ✚ icon.

Add Accounts

Select an existing payee category and/or search for any part of the name.

Click on the ✚ icon next to the payee you want added to the current batch.

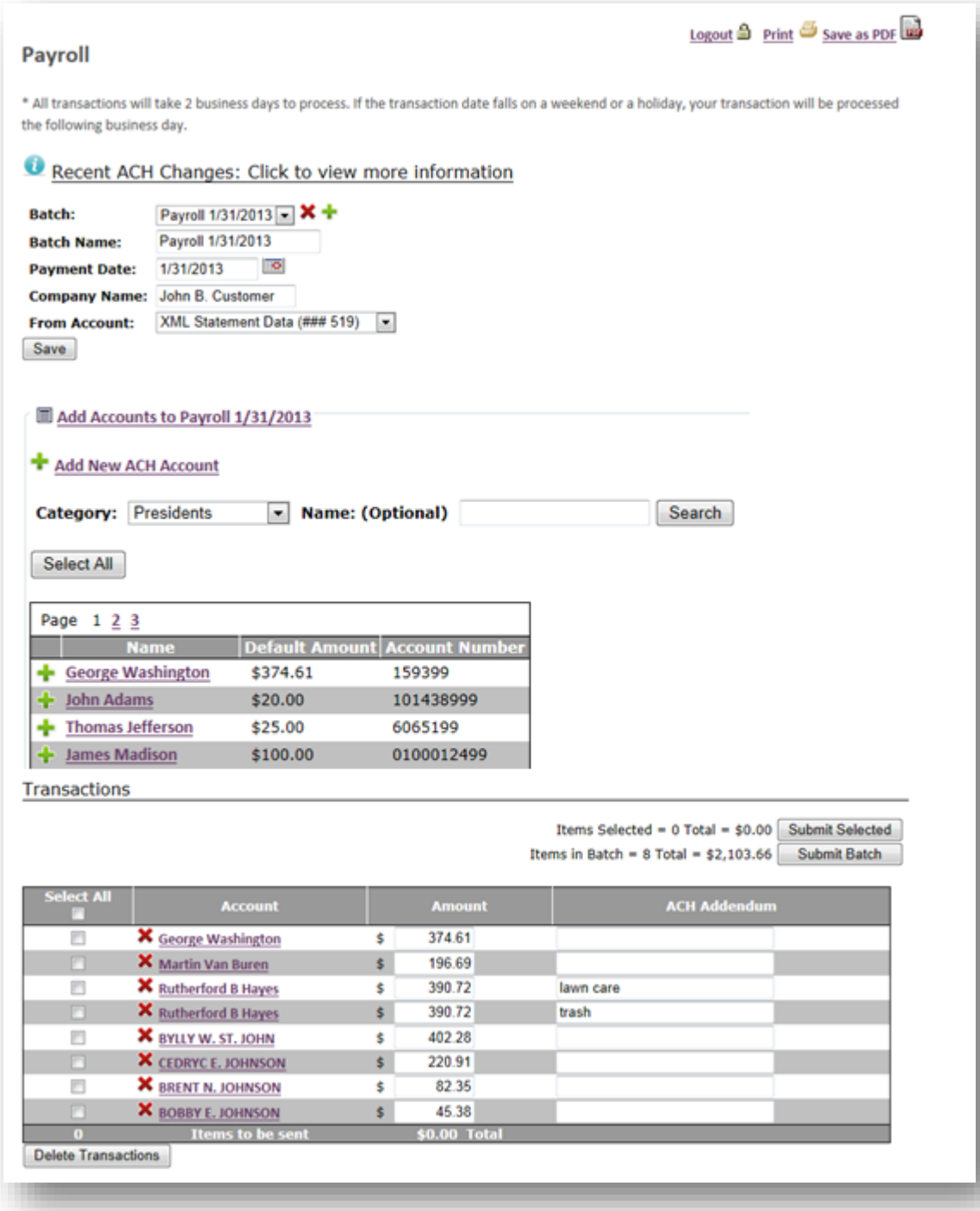
To edit the payee information, click on the payee's name.

There is also a **Select All** button to add all of the payees found in the account search to the current batch.

Transactions

All of the selected accounts will be displayed in the transaction section where the amounts can be edited if needed.

To remove a payee from the batch, click on the ✖ icon to the left of the payee's name.


Logout
Print
Save as PDF
Payroll
* All transactions will take 2 business days to process. If the transaction date falls on a weekend or a holiday, your transaction will be processed the following business day.
Recent ACH Changes: Click to view more information
Batch: Payroll 1/31/2013
Batch Name: Payroll 1/31/2013
Payment Date: 1/31/2013
Company Name: John B. Customer
From Account: XML Statement Data (### 519)
Save
Add Accounts to Payroll 1/31/2013
Add New ACH Account
Category: Presidents
Name: (Optional)
Search
Select All
Page 1 2 3
Name | Default Amount | Account Number
George Washington | $374.61 | 159399
John Adams | $20.00 | 101438999
Thomas Jefferson | $25.00 | 6065199
James Madison | $100.00 | 0100012499
Transactions
Items Selected = 0 Total = $0.00
Submit Selected
Items in Batch = 8 Total = $2,103.66
Submit Batch
Select All | Account | Amount | ACH Addendum
George Washington $ 374.61
Martin Van Buren $ 196.69
Rutherford B Hayes $ 390.72 lawn care
Rutherford B Hayes $ 390.72 trash
BYLLY W. ST. JOHN $ 402.28
CEDRYC E. JOHNSON $ 220.91
BRENT N. JOHNSON $ 82.35
BOBBY E. JOHNSON $ 45.38
0 Items to be sent $0.00 Total
Delete Transactions

5.2 Payroll

The **Payroll** option found under the **Cash Management** heading allows authorized users to execute direct deposit payments into their employees' bank accounts via an ACH transfer in lieu of creating paper paychecks. This option is only available with Business Banking.

Submitting Payroll Batches

1. Select the category or batch to display from the corresponding drop-down menu.
2. Confirm that the Company Name is correct and that the Payment Date is accurate.
3. Use the drop-down menu to select the account from which will be deducted from.
4. In the box next to their names, select the employees to receive ACH payments.
5. To change a payment amount, make the desired change in the **Default Amount** column.
6. Click on the **Submit Selected** button to submit the ACH batch.

If multiple batches of the same amount and same number of transactions are submitted within three days of each other, Online Banking will alert you with the following message:

A batch with the same total amount and number of transactions has been submitted from your company in the last 3 days. Please verify that this batch is not a duplicate. If this is not a duplicate, check the box below and click the button again to submit this batch.
Override duplicate check

To submit the batch anyway, select the **Override Duplicate Check** box and reselect the **Submit** button.

Adding an ACH Payee

To add an employee to the ACH payroll, complete the following steps:

1. Select **Add New ACH Account** at either the top or the bottom of the ACH account grid.
2. From the drop-down **Category/Batch to Display** menu, choose the desired payroll category or batch.
3. Fill in the employee's name, address, and receiving account information. Be sure to indicate the type of the account that is receiving the direct deposit.
4. To activate a secondary account, select the **Enable Secondary Account** box. Choosing a secondary account will divert a portion of the direct deposit amount into this account.

5. Once all fields are completed, select the **Update Payee** option to activate the employee's direct deposit eligibility. If your financial institution has chosen to do so, the system will send a prenote to the employee's financial institution. In this case, direct deposit payment will not occur until the prenote process is complete.

Editing or Deleting an ACH Payee

To edit an existing employee on the ACH payroll, select the name to be edited in the **Send To** field. Make the desired changes in the resulting **edit payroll payee** screen. To delete an employee, select the **Delete Current Payee** option in this screen.

Note: Your financial institution may choose to require a prenote waiting period for ACH transactions. The prenote confirms the validity of the receiving account information and notifies the financial institution that a recurring ACH deposit will be taking place. The prenote confirmation process often takes up to 10 days, during which time an ACH deposit cannot be made to the account. During this waiting period, the message "Payee is not active" will be displayed in the **ACH Addendum** field.

The addendum is a description attached to the ACH transaction. When a prenote is yet to be confirmed, the addendum lets users know why a direct deposit has not yet been made. When the prenote waiting period has expired, the addendum automatically disappears from the transaction.

Sending E-mail Notifications

You can automatically notify an account holder via e-mail that an ACH transaction has been made involving their account. To activate this notification, select the **Send Email Notifications of Transactions** checkbox at the bottom of the **Edit Payroll Payee** screen. Account holders can opt out of receiving these notifications at any time by clicking a link included in each notification e-mail.

5.3 ACH Payments

The **ACH Payments** screen available under the **Cash Management** heading allows Online Banking users to initiate direct payments to vendors. This option is only available with Business Banking.

To edit a vendor receiving ACH Payments, complete the following steps:

1. Select the category or batch to display from the corresponding drop-down menu.
2. Confirm that the Company Name is correct and that the Payment Date is accurate.
3. Use the drop-down menu to select the account the direct payments will be deducted from.

4. Choose whether the payment should be a **PPD** (Prearranged Payment and Deposit entry), **CCD** (Cash Concentration or Disbursement), **ARC** (Accounts Receivable Truncation), **BOC** (Back Office Conversion), **CIE**, **RCK** (Re-presented Check Entry), **TEL** (Telephone Initiated Entry), or **WEB** (Internet Initiated Entry) entry.

   Note: The system defaults to the **PPD** option. (For more information on SEC Codes, please refer to section 3.3.5 of this manual).

5. In the box next to their names, select the vendors to receive ACH payments. If you wish to discontinue ACH payment for a vendor, uncheck the box next to their name.

6. To change a payment amount, make the desired change in the Default Amount column.

7. Click on the **Submit Selected** button to submit the ACH batch.

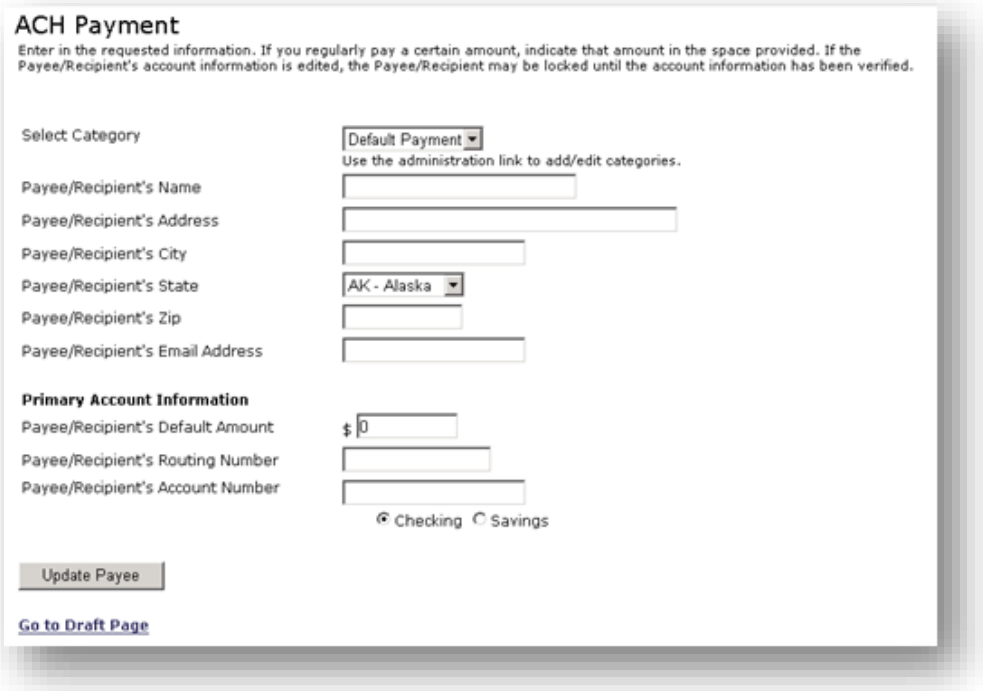
Sending E-mail Notifications

You can automatically notify an account holder via e-mail that an ACH transaction has been made involving their account. To activate this notification, select the **Send Email Notifications of Transactions** checkbox at the bottom of the **ACH payments** screen. Account holders can opt out of receiving these notifications at any time by clicking a link included in each notification e-mail.

Add a New Vendor

To add a new vendor in ACH Payments, complete the following steps:

1. Click on the **Add a New ACH Account** option on the **ACH Payment** screen. A new page will open:


ACH Payment
Enter in the requested information. If you regularly pay a certain amount, indicate that amount in the space provided. If the Payee/Recipient's account information is edited, the Payee/Recipient may be locked until the account information has been verified.
Select Category
Default Payment
Use the administration link to add/edit categories.
Payee/Recipient's Name
Payee/Recipient's Address
Payee/Recipient's City
Payee/Recipient's State
AK - Alaska
Payee/Recipient's Zip
Payee/Recipient's Email Address
Primary Account Information
Payee/Recipient's Default Amount
$ 0
Payee/Recipient's Routing Number
Payee/Recipient's Account Number
Checking
Savings
Update Payee
Go to Draft Page

2. Choose the appropriate payment category or batch from the drop-down Select Category menu.

3. Fill in the vendor's name and address information in the appropriate fields.

4. Enter the amount to be paid regularly to the vendor in the **Payee/Recipient's Default Amount** field.

5. Enter the routing number of the vendor's bank and the receiving account number in the appropriate fields. Be sure to select the type of account from the options to the right of these fields.

6. Select the **Update Payee** button to activate the vendor for ACH payment. A prenote will be sent to the vendor's financial institution to verify the account information.

5.4 ACH Receipts

The **ACH Receipts** option available under the **Cash Management** heading allows users to receive direct payments from customers. This option is only available with Business Banking.

To edit a customer paying via ACH Receipts, complete the following steps:

1. Select the category or batch to display from the corresponding drop-down menu.

2. Confirm that the Company Name is correct and that the Payment Date is accurate.

3. Use the drop-down menu to select the account into which the direct payments will be deposited.

4. Choose whether the payment should be a **PPD** (Prearranged Payment and Deposit entry), **CCD** (Cash Concentration or Disbursement), **ARC** (Accounts Receivable Truncation), **BOC** (Back Office Conversion), **CIE**, **RCK** (Re-presented Check Entry), **TEL** (Telephone Initiated Entry), or **WEB** (Internet Initiated Entry) entry.

   Note: The system defaults to the **PPD** option. (For more information on SEC Codes, please refer to section 3.3.5 of this manual).

5. In the box next to their names, select the entities making ACH payments to you. If you wish to stop receiving ACH deposits from a customer, uncheck the box next to their name.

6. To change a payment amount, make the desired change in the Default Amount column.

7. Click on the **Submit Selected** button to save your changes.

Sending E-mail Notifications

You can automatically notify an account holder via e-mail that an ACH transaction has been made involving their account. To activate this notification, select the **Send Email Notifications of Transactions** checkbox at the bottom of the **ACH Receipt** screen. Account holders can opt out of receiving these notifications at any time by clicking a link included in each notification e-mail.

Add a New Customer

To add a new customer in ACH Receipts, complete the following steps:

1. Click on the Add a New ACH Account option on the ACH Payment screen. A new page will open:

2. Choose the appropriate payment category or batch from the drop-down Select Category menu.

3. Fill in the customer's name and address information in the appropriate fields.

4. Enter the amount to be paid regularly to your company in the **Payee/Recipient's Default Amount** field.

5. Enter the routing number and the account number of the financial institution from where the funds are being withdrawn in the appropriate fields. Be sure to select the type of account from the options to the right of these fields.

6. Select the **Update Payee** button to activate the customer for ACH receipt. A prenote will be sent to the vendor's financial institution to verify the account information.

5.5 ACH Upload and Submit Procedure

While Payroll, Payments, and Receipts all vary slightly in their set up procedures, the steps for uploading and submitting these ACH batches are the same.

To upload and submit any of these ACH batch types, complete the following steps:

1. Select the **Cash Management** menu along the left side of the page.

2. Click on **Upload Batch**.

3. Click the **Browse** button and select the ACH batch you want to upload.

4. Click the **Upload Batch** button.

5. If necessary, make any changes to the batch name.

6. Click the **Save** button.

7. If necessary, click the **Confirmed Accounts** link from the left menu (skip to step 9 if all accounts are already confirmed).

8. Select all accounts and click the **Submit Selected** button or click the **Submit Batch** button to confirm all new accounts.

9. After all accounts are confirmed, click on the **Payroll** (or Payments or Receipts) link on the left menu.

10. Select your batch from the **Category/Batch To Display** drop-down menu.

11. Select the **Payment Date**.

12. From the **Select From Account**, choose the account from or to which payments will be made.

13. If you are submitting a Payments or Receipts batch, select the **SEC Code** (Standard Entry Class Code) from the drop-down menu. If you are unsure which code to use, select **PPD**.

14. Select individual accounts to pay and click the **Submit Selected** button or simply click the **Submit Batch** button to pay all listed payees.

15. A progress image will appear while the batch is processing and will remain until all batches are finished. You will see the following confirmation message when the process is complete: "ACH transaction(s) were posted successfully."

16. The ACH report is available under: Administration | Reports | Payroll (on the left menu).

    Note: Before ACH batches are allowed to be submitted to the bank, the system verifies that the effective date is a processing date. If not, the following message will be displayed to the customer:

    "The selected payment date is a non-processing day; please select a different payment date."

ACH capabilities are only available through Business Banking.

5.6 SEC (Standard Entry Class) Codes

Standard Entry Class Codes are the codes assigned to transactions to identify the type of transaction submitted through the ACH process. Each SEC Code has its own set of rules and operating requirements that govern the use and application of each type of transaction.

ARC

The Accounts Receivable Truncation code is used when converting checks received in the mail to electronic items for settlement through the Automated Clearing House. ARC transactions require the use of a MICR reader to enter the account information and ABA number into the submission software.

BOC

The Back Office Conversion code is used for checks that are converted from paper to an electronic debit at a centralized location.

CCD

The Corporate Concentration or Disbursement code is used when debiting a remote business account to concentrate funds in a corporate account, or crediting funds to a vendor, supplier, service provider, or other account as payment for products or services received.

CIE

Customer Initiated Entries are limited to credit applications where the consumer initiates the transfer of funds to a company for payment of funds owed to that company, typically through some type of home banking product or bill payment service provider.

PPD

Pre-arranged Payment and Deposit is the code used for Direct Deposit and Preauthorized Bill Payments through the Automated Clearing House system.

RCK

Re-presented Check Entry (also known as RCK LockBox Truncation) is used to re-present a returned paper check item to the receiver's bank through the Automated Clearing House as an electronic item. Items presented as RCK may only be re-presented twice.

TEL

The Telephone Initiated Entries code is used for items authorized over the telephone.

WEB

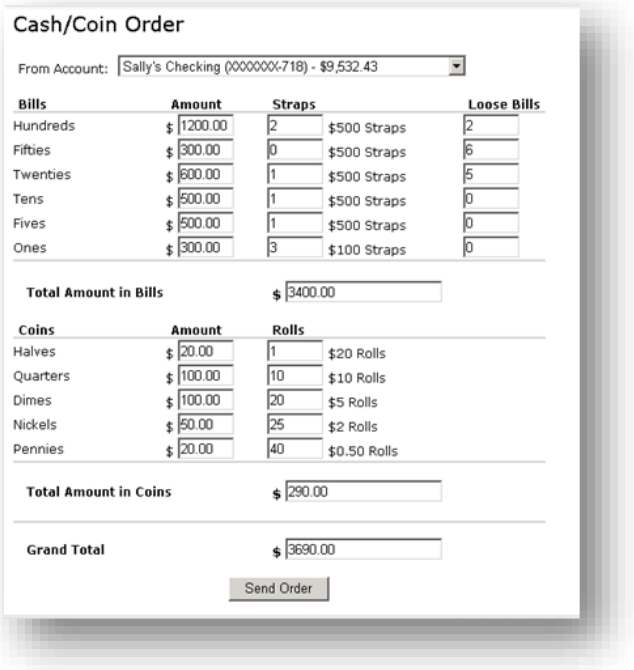
The Internet Initiated Entries code is used for transactions that are entirely Internet based.

5.7 Cash/Coin Order

The **Cash/Coin Order** option available under the **Cash Management** heading allows users to order cash and coins electronically from their financial institution. This option is only available with Business Banking.

To order cash and coins using the Online Banking system, complete the following steps:

1. Using the drop-down menu, select the account to withdraw the cash/coin order from.
2. Enter the desired dollar amount of each denomination of bill and coin. The system will automatically calculate the values for the straps, rolls, total amounts, and grand totals based on the dollar amount.
3. Select the **Send Order** button to submit the order to your financial institution.


Cash/Coin Order
From Account: Sally's Checking (XXXXXXX-718) - $9,532.43
Bills Amount Straps Loose Bills
Hundreds $ 1200.00 2 $500 Straps 2
Fifties $ 300.00 0 $500 Straps 6
Twenties $ 600.00 1 $500 Straps 5
Tens $ 500.00 1 $500 Straps 0
Fives $ 500.00 1 $500 Straps 0
Ones $ 300.00 3 $100 Straps 0
Total Amount in Bills $ 3400.00
Coins Amount Rolls
Halves $ 20.00 1 $20 Rolls
Quarters $ 100.00 10 $10 Rolls
Dimes $ 100.00 20 $5 Rolls
Nickels $ 50.00 25 $2 Rolls
Pennies $ 20.00 40 $0.50 Rolls
Total Amount in Coins $ 290.00
Grand Total $ 3690.00
Send Order

5.8 Stop Payment

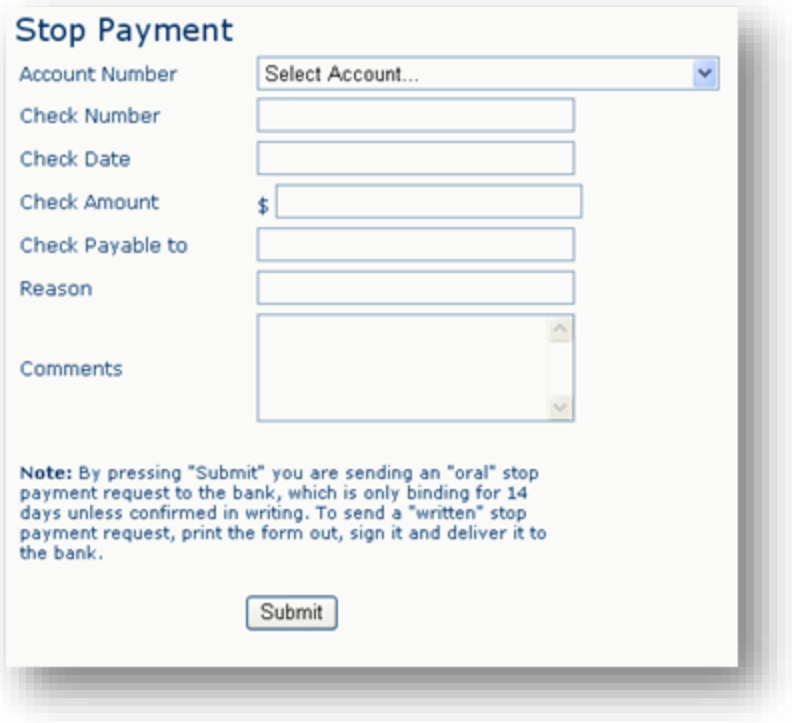
The **Stop Payment** option available under the **Cash Management** heading allows users to request a real-time stop payment on a check via Online Banking, eliminating the need to call the bank. This option is only available with Business Banking.

To make a stop payment request, complete the following steps:

1. From the drop-down menu, select the account to stop payment from.
2. Fill in the check number, the date the check was written, the amount of the check, and who the check was payable to in the appropriate fields.

3. Complete the **Reason for the Stop Payment** field and fill in any additional comments in the **Comments** field.

4. Select the **Submit** button to send the request to your financial institution.


Stop Payment
Account Number
Select Account...
Check Number
Check Date
Check Amount
$
Check Payable to
Reason
Comments
Note: By pressing "Submit" you are sending an "oral" stop payment request to the bank, which is only binding for 14 days unless confirmed in writing. To send a "written" stop payment request, print the form out, sign it and deliver it to the bank.
Submit

5.9 Upload Batch

The **Upload Batch** option available under the **Cash Management** heading allows companies to upload any properly formatted NACHA ACH file. ACH files can be created using third-party accounting software programs. This option is only available with Business Banking.

To upload a batch from one of these programs, complete the following steps:

1. Click on the **Browse** button to search for the correct file to upload.

2. After selecting the correct file, click on the **Upload Batch** button.

3. When the file is uploaded, select the batches to save. The batches may be renamed.

4. Select the **Submit** button.

These instructions can also be found on the **Upload Batch** screen.

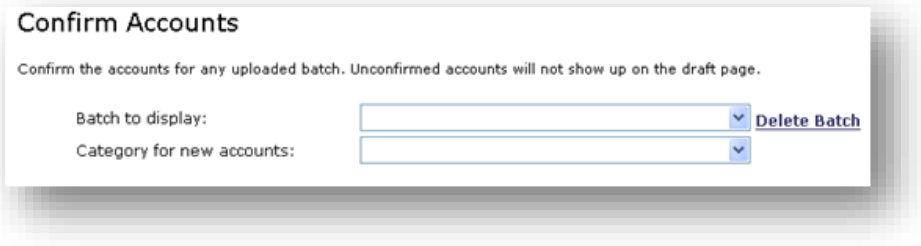
The internet-enabled account is used as the offset account and determines if the upload is a payroll or payment batch, or a receipt batch. If it is a payroll or payment batch, you will need to specify which it is. Each ACH upload batch can only contain one internet-enabled account for the business; likewise, only one instance of the offsetting account transaction code can occur in each batch. If more than one such account in included, the upload will fail.

Upload Rules

- Each ACH upload batch can only contain one internet-enabled account for the company. If multiple accounts exist, the upload will fail and you will receive an error message.
- The internet-enabled account will be used as the offset account. This account will also determine if this is a payroll, payment or receipt batch. If it is a payroll or payment batch, you will need to choose the type of batch.
- There can only be one instance of the offsetting account transaction code in each batch.

5.10 Confirm Accounts

The **Confirm Accounts** option available within the **Cash Management** heading allows users to confirm the accounts in the uploaded ACH batches for any new employees added to payroll. Unconfirmed accounts will not show up on the Payroll screen.


Confirm Accounts
Confirm the accounts for any uploaded batch. Unconfirmed accounts will not show up on the draft page.
Batch to display:
Delete Batch
Category for new accounts:

Once employee accounts have been confirmed through this screen, there is no need to re-confirm accounts until a new employee is added to payroll or account information is edited. Then, only the new or edited accounts will need to be confirmed.

5.11 Remote Capture

The **Remote Capture** feature available under the **Cash Management** heading enables users to upload information gathered by their Merchant Capture system into Online Banking. By uploading a file from Merchant Capture, all captured transactions and images can easily be transferred to the financial institution. Remote Capture is only available with Business Banking.

Remote Capture files can also be sent directly from within the Insite Merchant Capture application to Online Banking. Please refer to the Merchant Capture User Manual for further details on this process.

Requirements

- **Ranger® Supported Check Scanners:**

  http://sbullet.com/products_ranger_types.html

- **Browser Requirements:**

  Internet Explorer 9 or newer, 32-bit browser
  - 64-bit Edition of Internet Explorer is not supported.
  - On 64-bit computers, run the 32-bit IE browser

Installation

Download and install the scanner driver. Make sure you are installing a scanner driver that is Ranger compatible.

NOTE: Completely install the scanner driver before plugging the scanner into the computer.

Epson drivers can be downloaded from:
https://www.epsonexpert.com.

Epson scanner drivers can be downloaded from:
http://www.pos.epson.com/developers/index.htm.

The following is how to download and setup the driver for the Canon CR-25/55.

Canon CR-25/55

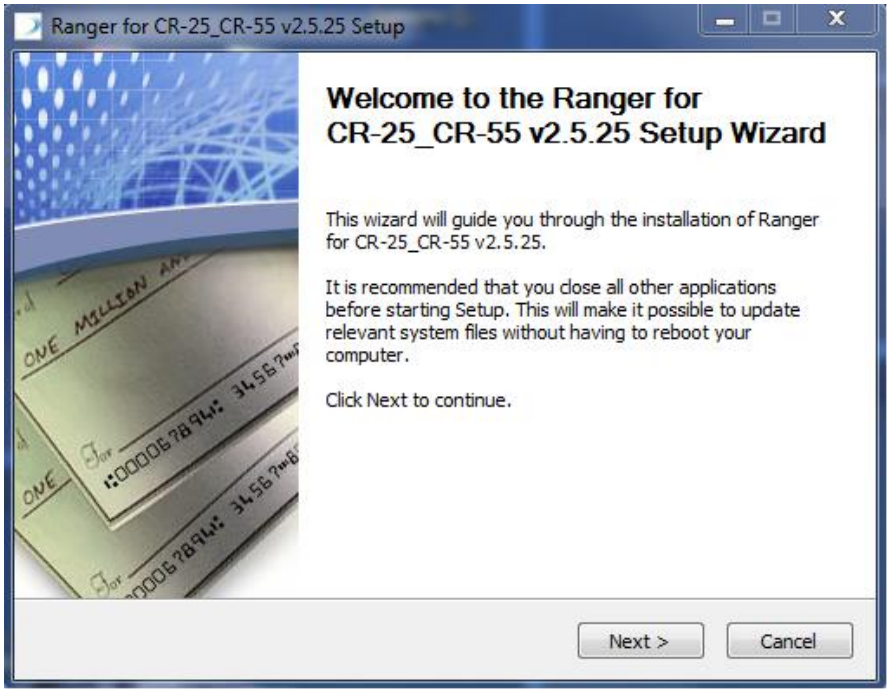
2555CRR_V2525.exe

CR-25/55 Ranger Driver Version 2.5.25.0 for Windows 2000 SP4, XP 32bit SP3, XP 64bit SP2 (Emulation Mode), Vista 32bit SP2, Vista 64bit SP2 (Emulation Mode), Windows 7 32bit and Windows 7 64bit (Emulation Mode).

http://www.usa.canon.com/cusa/office/products/hardware/scanners/check_scanners/imageformula_cr_25_desktop_check_scanner#DriversAndSoftware

After downloading the install files, make sure every browser window is closed and double-click the downloaded file. Make sure you do not plug in the scanner into the computer before the scanner driver installation is complete.

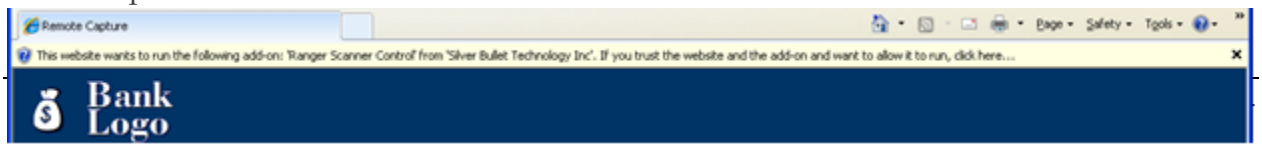
Setup Wizard


Ranger for CR-25_CR-55 v2.5.25 Setup
Welcome to the Ranger for CR-25_CR-55 v2.5.25 Setup Wizard
This wizard will guide you through the installation of Ranger for CR-25_CR-55 v2.5.25.
It is recommended that you close all other applications before starting Setup. This will make it possible to update relevant system files without having to reboot your computer.
Click Next to continue.
Next >
Cancel

Follow the Setup Wizard by clicking: Next | I Agree | Install | Finish in the sequence of windows.

1. Open Internet Explorer and browse to the bank's website.
2. For the Ranger Scanner Active X Control to work properly, the bank's website must be a trusted site.
   - Click on: the Tool Menu | Internet Options | Security Tab.
   - Click on: the Trusted Sites | Sites Button | Click on the Add Button.
   - Click the **Close** Button.
   - Click the **OK** Button.
3. Close all browser windows.
4. Open Internet Explorer and browse to the bank's website.
5. Log in.
6. Click on: Cash Management | Remote Capture | Create New Batch | Scan.

The first time you try to scan, the browser will try to run the Ranger Scanner ActiveX Control. Depending on the security settings in the browser, a yellow banner will appear at the top of the browser window.


Remote Capture
This website wants to run the following add-on: 'Ranger Scanner Control' from 'Silver Bullet Technology Inc'. If you trust the website and the add-on and want to allow it to run, click here...
Bank Logo

This website wants to run the following add-on: 'Ranger Scanner Control' from 'S
st the website and the add-on and want to allow it to run, click here...
Run Add-on
Run Add-on on All Websites
What's the Risk?
Information Bar Help
Bank
Logo

7. Click on the yellow banner and click **Run Add-on** to allow the Ranger Scanner Control to run.

Internet Explorer - Security Warning
Do you want to run this ActiveX control?
Name: Ranger Scanner Control
Publisher: Silver Bullet Technology Inc
Run
Don't Run
This ActiveX control was previously added to your computer when you installed another program, or when Windows was installed. You should only run it if you trust the publisher and the website requesting it. What's the risk?

8. When the Security Warning prompts appears, click **Run**.

   The page will reload and the user will be returned to the batch list.

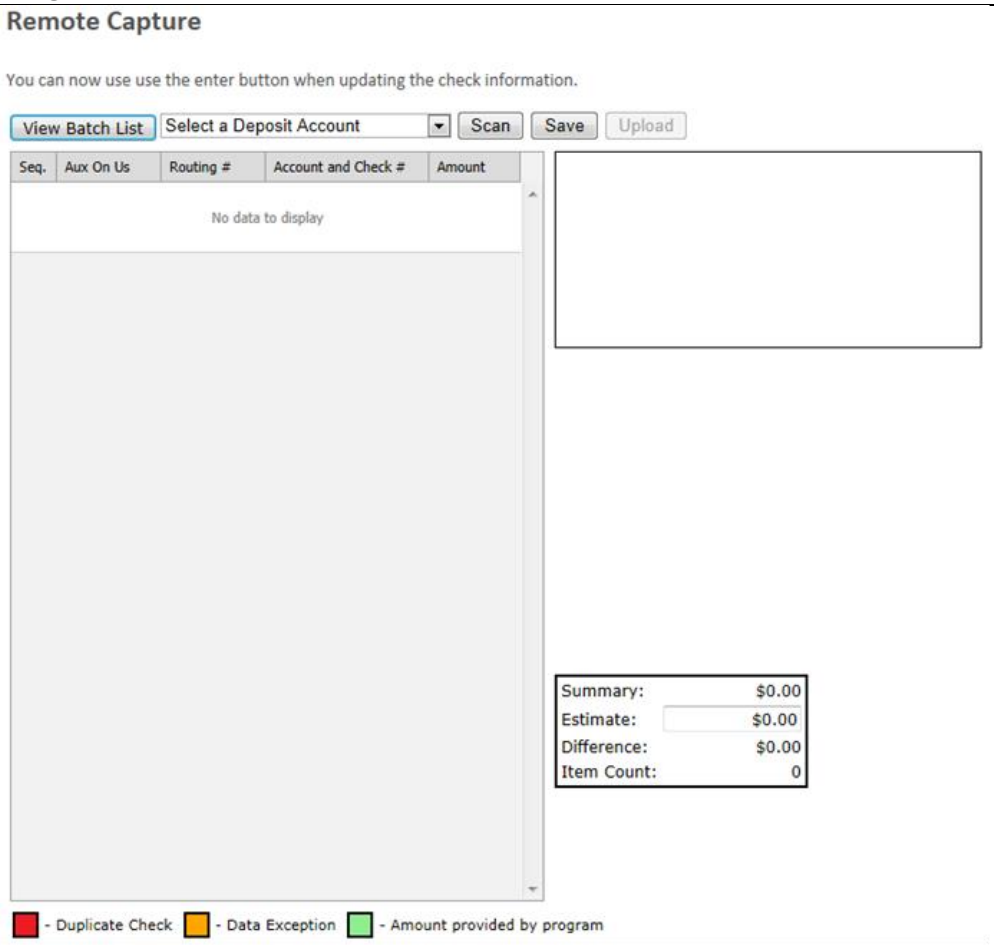
Windows 7 Users: Before trying to scan checks for the first time, you will need to trust the Online Banking website.

1. Go to: Tools | Internet Options | Security Tab | Select Trusted Sites.
2. Click on the **Sites** button.
3. Enter the full website address beginning with "https://"
4. Then click the **Add** button.
5. Click **Close**.
6. Click **OK**.

Creating Batches

To create batches, go to the Online Banking website, then to: Cash Management | Remote Capture.

1. Click the **Create New Batch** button to create a new empty batch.
2. The Status column will either show the number of items that still need to be repaired (Errors), or if the batch has been saved but not uploaded. When the batch has been uploaded, the status will read "Uploaded".

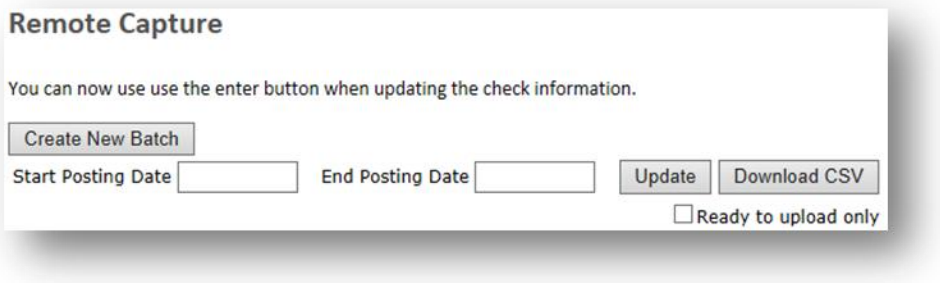


The batch list will allow batches that have not been uploaded to the bank to be edited or deleted. Once a batch has been uploaded, it cannot be edited or deleted.

Note: Batches will be available online for 90 days.

Remote Capture CSV Export

Clicking the "Download CSV" button allows users to export the data from the remote capture batches and save them as a CSV file.



The CSV file will include the following values:

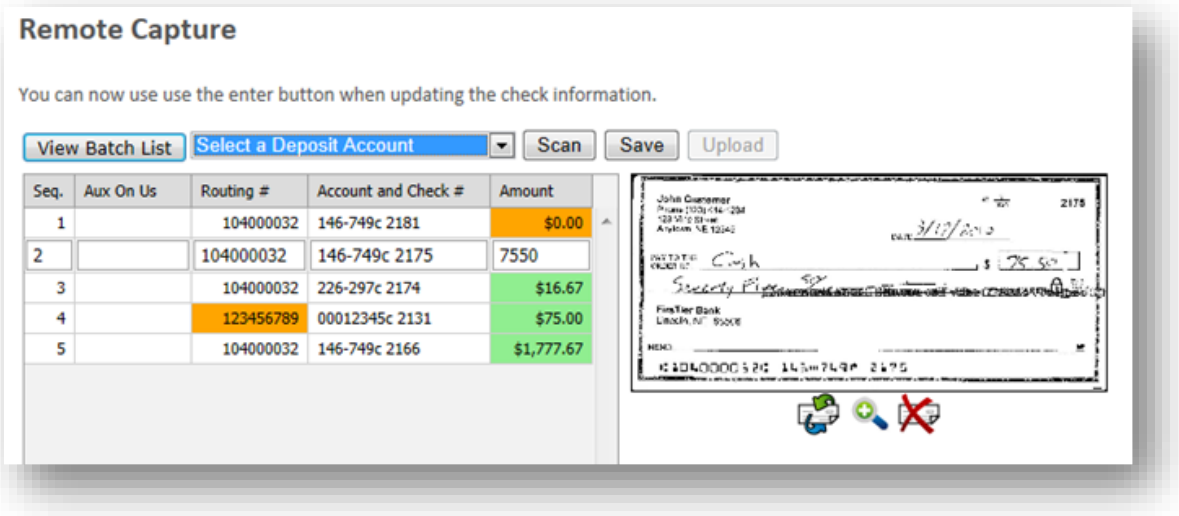
Batch ID	Deposit Account
Deposit Account Type	Posting Date
Exported Date	Batch Total
Check Sequence	Check Routing Number
Check Amount	

Remote Capture Daily and Transaction Limits

If a user exceeds the remote capture daily or transaction limit, they will be able to save the batch but not upload the batch. Contact your bank representative to complete the upload.

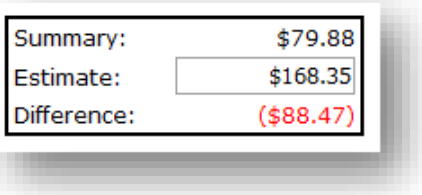
Scanning

1. Select which account into which you want the batch amount to be deposited from the **Select a Deposit Account** dropdown menu.



2. Click the **Scan** button.

3. Enter the expected batch total in the **Estimate** field.



4. The checks will load into the grid.

5. Items highlighted in yellow need to be repaired.

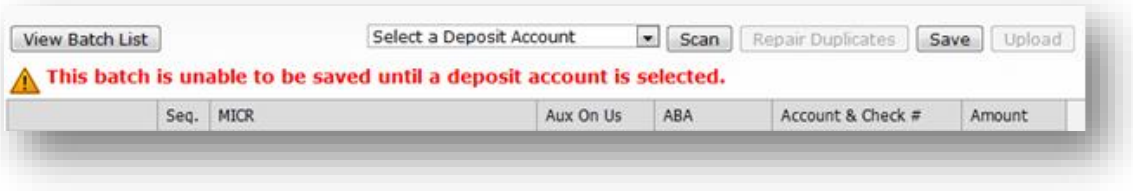
Repairing Items

1. Select a check by clicking on the row in the grid. The check image will load to the right of the grid.

Check information will be saved automatically when a different check row is selected. The **Enter** key on the keyboard will also save the check information and select the next check that needs repaired.

If there was an error scanning an item, the row will be highlighted in red with instructions to delete and rescan the item. To delete the item, click on the row in the grid and click the red "X" below the check image.

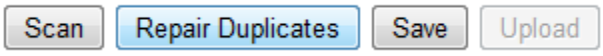
Amounts can be entered as "7988" or "79.88" and these will be saved as $79.88



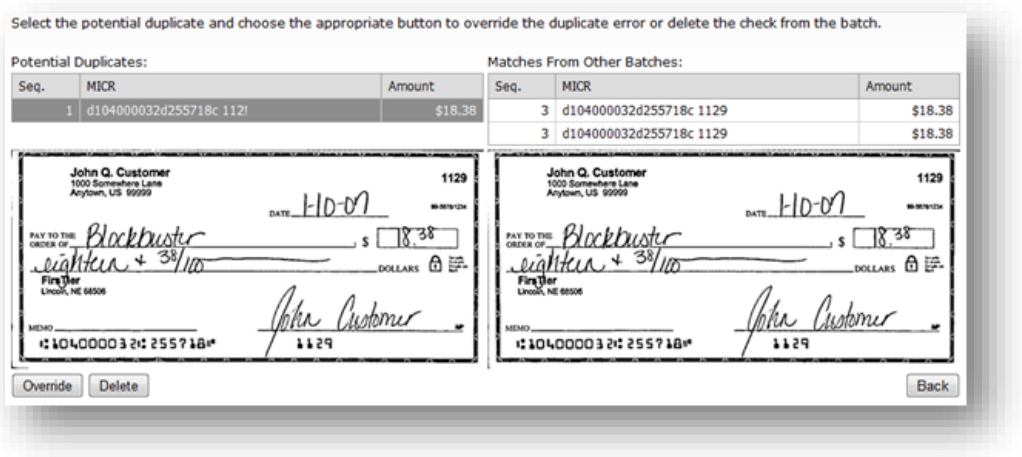
If the bank allows the batches to be uploaded, the **Upload** button will be enabled. Click the **Upload** button to submit the batch to the bank.

Repairing duplicates

When saving a batch, the batch is checked for potential duplicates. If there are potential duplicates, the **Repair Duplicates** button is activated.



1. Select the check in the potential duplicate list and the matches will be displayed on the right.

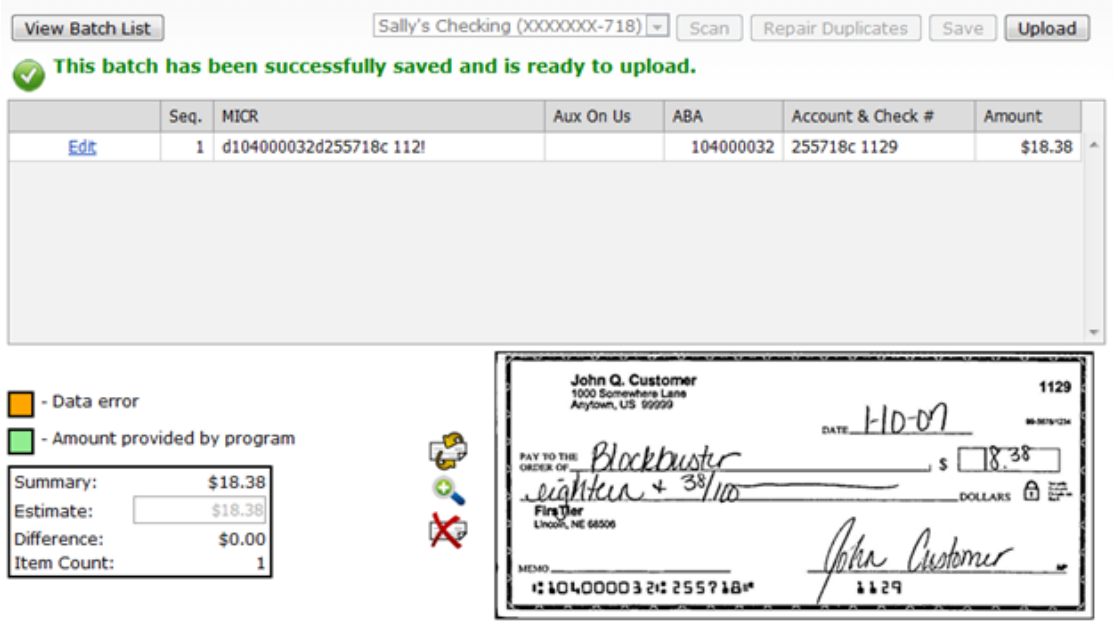


2. Decide if this is a duplicate check or not and click **Override** or **Delete**.

3. All of the potential duplicates will have to be fixed before the batch can be saved and uploaded to the bank.

4. Click the **Back** button to return to the batch editing page.

5. After repairing the duplicates, the batch must be saved again. Click the **Save** button to save the batch.



6. If the bank allows the customer to upload batches, the **Upload** button will now be enabled. Click the **Upload** button to submit the batch to the bank.

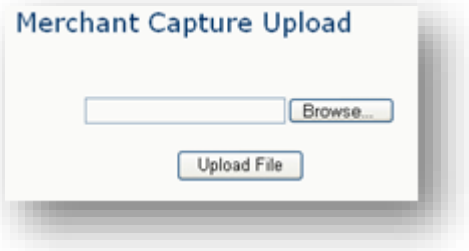
Void Remote Capture Batches

After a batch has been saved, but not uploaded, a batch can be voided. This allows checks to be scanned again, without being recognized as duplicates.

Merchant Capture Upload

To manually upload Merchant Capture files to Online Banking, complete the following steps:

1. Export batches from Merchant Capture application to your local drive as an .x9 file. For detailed instructions on this process, please refer to the Merchant Capture User Manual.
2. From the **Merchant Capture Upload** screen in Online Banking, select the **Browse** button.
3. After locating the Merchant Capture (.x9) files on your local drive, click on the file. The file name should appear in the **Browse** field.
4. Select the **Upload File** button to complete the upload process. Files must be uploaded one at a time.

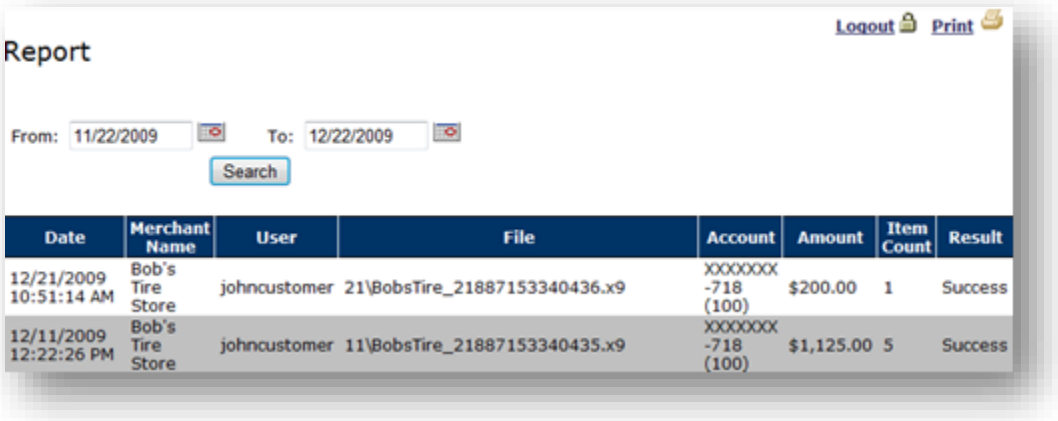


Merchant Capture Report

The Merchant Capture Report logs all file upload attempts and completions.

To search for a Merchant Capture Report, complete the following steps:

1. Select the **Merchant Capture Report** option from the **Cash Management** heading.
2. Enter the date range to be searched.
3. Click on the **Search** button. The results will be displayed in a grid.
4. To print the results, select the **Print** icon in the upper right corner of the screen.



The report includes the date the batch was created, the name of the merchant who created the file, the specific user who uploaded the file, and the file name. It will also show the account that the transactions will be deposited in, the total dollar amount of the batch, the number of items in the batch, and the result of the upload attempt.

6. Positive Pay

Definition

Positive Pay is an automated fraud detection tool offered by banks. In its simplest form, it is a service that matches the account number, check number and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company. All three components of the check must match exactly or it will not pay.

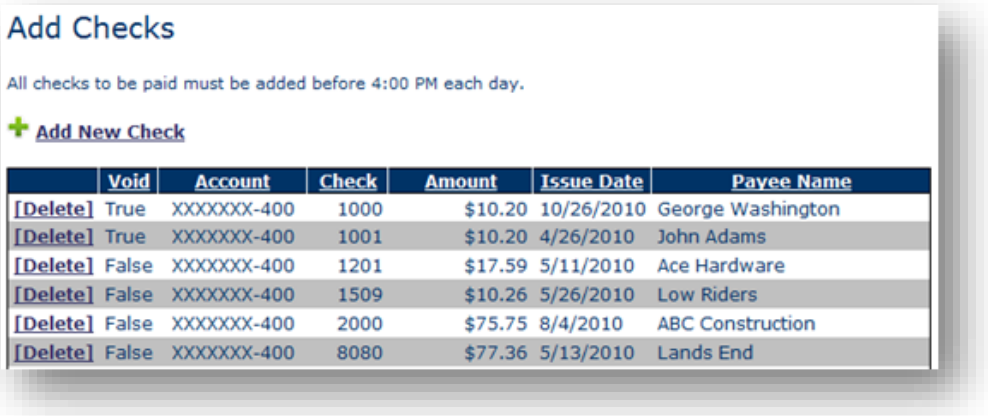
In Action

Positive Pay requires the company to submit a list of issued checks to the bank each day checks are written. Checks can be added by uploading a file or by using the Add Check form on the Online Banking site. When those issued checks are presented for payment at the bank, they are compared electronically against the list of transmitted checks. The check-issue file sent to the bank contains the check number, account number, issue date, and dollar amount. Sometimes the payee name is included, but is not part of the matching service.

When a check is presented that does not have a "match" in the file, it becomes an "unmatched item". The bank allows the company to review and decide to pay or return each check.

The cut-off time stated at the top of each page lets the merchant know when the deadline is for matching checks so the bank can pay them. If all checks are not matched by this time, the bank will return the checks to the merchant and usually charge a return fee.

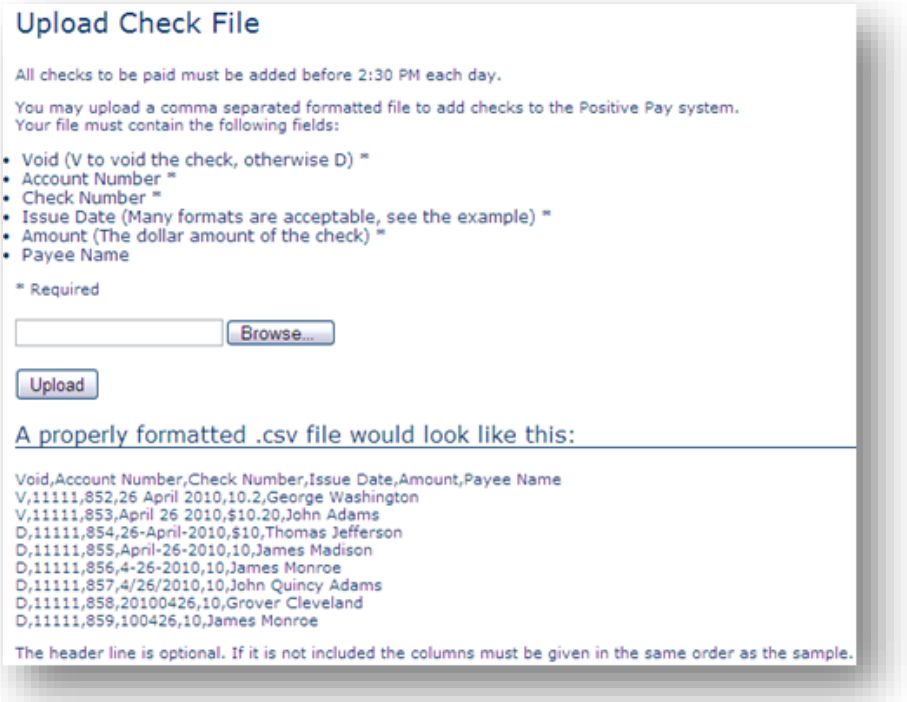
6.1 Add Checks


Add Checks
All checks to be paid must be added before 4:00 PM each day.
Add New Check
Void Account Check Amount Issue Date Payee Name
[Delete] True XXXXXXX-400 1000 $10.20 10/26/2010 George Washington
[Delete] True XXXXXXX-400 1001 $10.20 4/26/2010 John Adams
[Delete] False XXXXXXX-400 1201 $17.59 5/11/2010 Ace Hardware
[Delete] False XXXXXXX-400 1509 $10.26 5/26/2010 Low Riders
[Delete] False XXXXXXX-400 2000 $75.75 8/4/2010 ABC Construction
[Delete] False XXXXXXX-400 8080 $77.36 5/13/2010 Lands End

Manually add checks by clicking the **Add New Check** link. Fill in the check information. Checks on this page have been previously authorized by the company and are waiting to be matched with checks to be presented for payment. Matched items will drop off the list automatically.

If you incorrectly enter information, click on the **Delete** link to the left of the check information. Then click on **Add New Check** again to enter the correct check information.

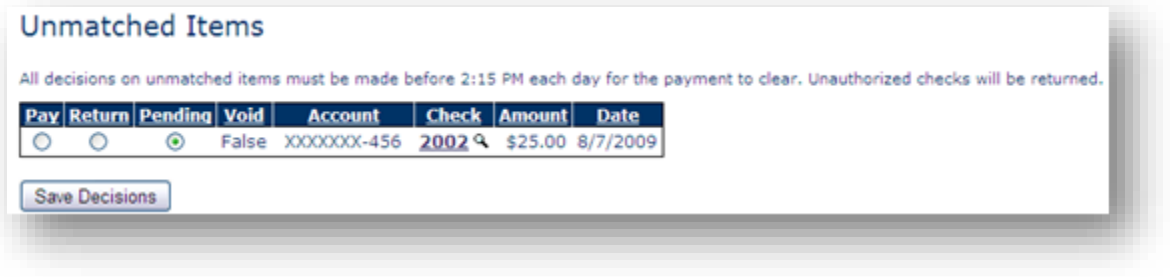
6.2 Upload Check File


Upload Check File
All checks to be paid must be added before 2:30 PM each day.
You may upload a comma separated formatted file to add checks to the Positive Pay system.
Your file must contain the following fields:
Void (V to void the check, otherwise D) *
Account Number *
Check Number *
Issue Date (Many formats are acceptable, see the example) *
Amount (The dollar amount of the check) *
Payee Name
* Required
Browse...
Upload
A properly formatted .csv file would look like this:
Void,Account Number,Check Number,Issue Date,Amount,Payee Name
V,11111,852,26 April 2010,10.2,George Washington
V,11111,853,April 26 2010,$10.20,John Adams
D,11111,854,26-April-2010,$10,Thomas Jefferson
D,11111,855,April-26-2010,10,James Madison
D,11111,856,4-26-2010,10,James Monroe
D,11111,857,4/26/2010,10,John Quincy Adams
D,11111,858,20100426,10,Grover Cleveland
D,11111,859,100426,10,James Monroe
The header line is optional. If it is not included the columns must be given in the same order as the sample.

If you don't want to manually add checks, you can upload a comma separated file that contains the checks. Click on the **Browse** button to select the file location and press **Upload**. After the file has been uploaded successfully, go to **Unmatched Items** to view any items that need to be matched.

The Header row is optional. If there is no header row, the fields must be in this order: Void, Account number, Check number, Issue Date, Amount, Payee name.

6.3 Unmatched Items

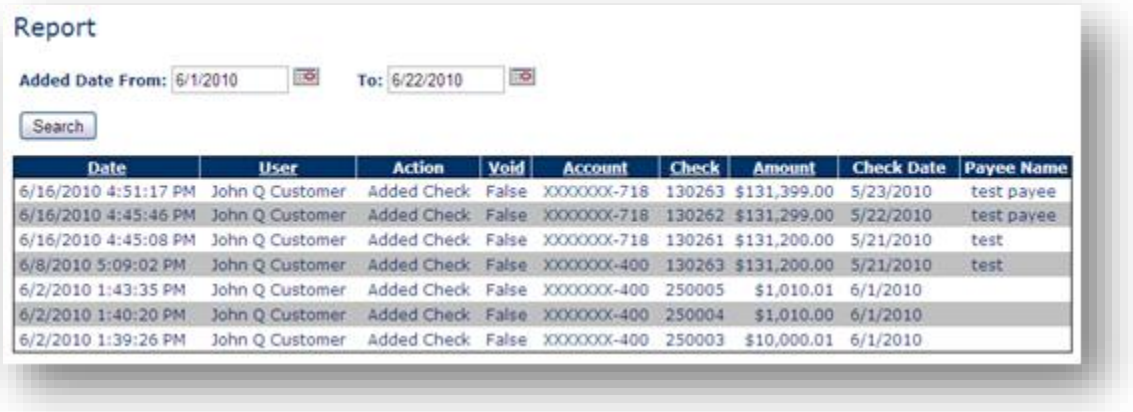


The checks listed on the unmatched item report are checks that have been presented for payment to the bank but have not been authorized by the company.

Use this report to return or authorize the checks for payment. If checks are not matched by the cut-off time at the top of the screen each day, they will be returned to the merchant.

Press the **Save Decisions** button to save the selections. All items marked as pending will continue to be displayed.

6.4 Report



Date	User	Action	Void	Account	Check	Amount	Check Date	Payee Name
6/16/2010 4:51:17 PM	John Q Customer	Added Check	False	XXXXXXX-718	130263	$131,399.00	5/23/2010	test payee
6/16/2010 4:45:46 PM	John Q Customer	Added Check	False	XXXXXXX-718	130262	$131,299.00	5/22/2010	test payee
6/16/2010 4:45:08 PM	John Q Customer	Added Check	False	XXXXXXX-718	130261	$131,200.00	5/21/2010	test
6/8/2010 5:09:02 PM	John Q Customer	Added Check	False	XXXXXXX-400	130263	$131,200.00	5/21/2010	test
6/2/2010 1:43:35 PM	John Q Customer	Added Check	False	XXXXXXX-400	250005	$1,010.01	6/1/2010	
6/2/2010 1:40:20 PM	John Q Customer	Added Check	False	XXXXXXX-400	250004	$1,010.00	6/1/2010	
6/2/2010 1:39:26 PM	John Q Customer	Added Check	False	XXXXXXX-400	250003	$10,000.01	6/1/2010	

Enter the dates from which you would like to see a report on the checks added, paid, or returned and press **Search**.

7. Administration Menu

The options under the **Administration** heading allow the company administrator to oversee and manage Online Banking accounts. From here, an administrator can add and edit users, manage and edit user authorization, authorize transactions drafted by other users, edit settings, change passwords, and control contact information. These options are not available to individual Online Banking users.

The following options are available under the Administration heading:

Authorize Batches

Enables administrator to authorize all payroll, payment, and receipt transactions before they are completed.

Category Settings

Allows administrator to view, edit, and add categories with the payroll, payment, and receipt sections of Online Banking.

User Administration

Allows administrator to view, add, and manage all registered users and their security levels.

Reports

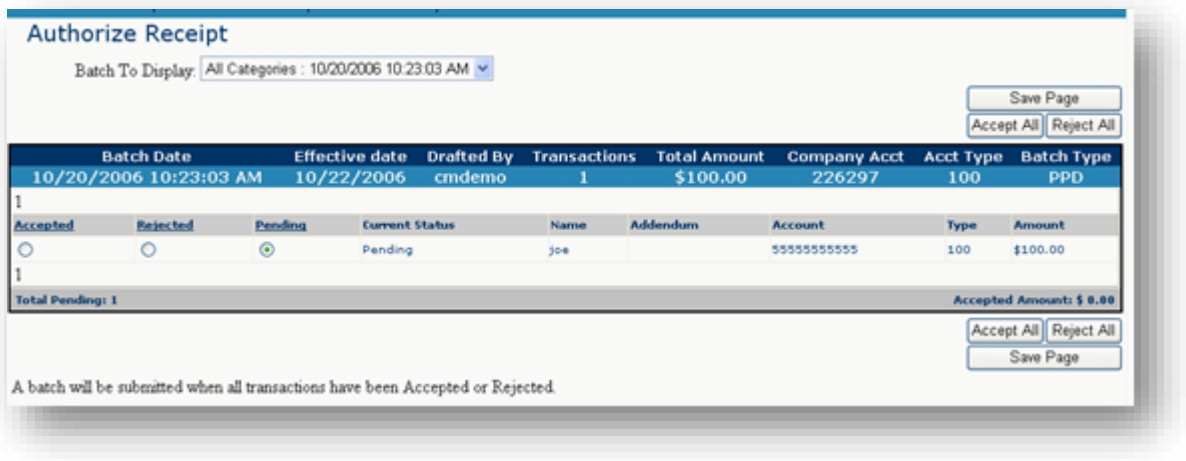
Enables administrator to create reports for payroll payouts, ACH payments, and ACH receipts.

Each of these options is explained further in the following sections.

7.1 Authorize Batches

The **Authorize Batches** options available under the **Administration** heading allow company administrators to authorize transactions drafted by other company users in the areas of payroll, ACH payments, and ACH receipts. ACH batches that were submitted but were not successfully sent to the financial institution are also displayed on the Authorize Batches pages.

To authorize transactions in any of these areas, complete the following steps:



1. Select the type of transaction you would like to authorize: Payroll, Payment, or Receipt.

2. From the **Batch to Display** drop-down menu, choose the batch containing the unauthorized transactions.

3. Accept or reject each transaction within the batch by choosing between the **Accepted** and **Rejected** options. If you wish to accept or reject all of the transactions, click on the appropriate button at the bottom right of the batch grid.

4. When all transactions have been accepted or rejected, select the **Save Page** button to submit the batch.

7.2 Category Settings

The settings available under **Category Settings** within the **Administration** heading allow company administrators to create and edit payroll, ACH payment, and ACH receipt categories. These categories within the ACH functions allow automatic payments to occur by groups.

To change categories within the Payroll, Payment, or Receipt sections complete the following steps:

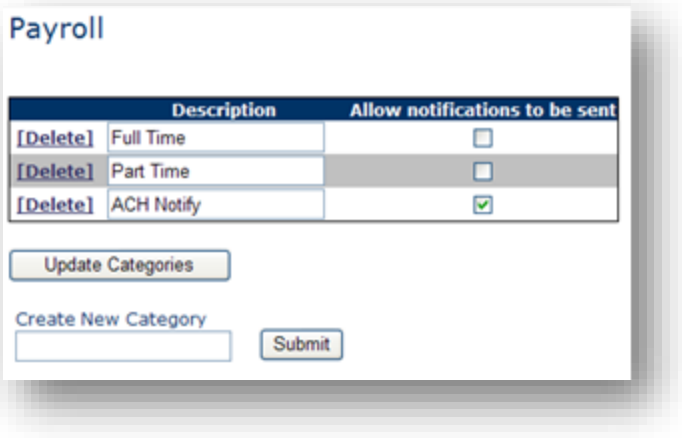
1. Choose which type of payment (payroll, payment, or receipt) will be affected by the change from the links on the **Category Settings** page.

2. If you wish to change a category description, enter the change in the **Edit Description** field and select the **Update Categories** button to save the changes.

3. To create a new category, enter a new description in the **Create New Category** field at the bottom of the screen. Select the **Submit** button to save the new category.

4. To delete a category, select the **Delete** option to the right of the unnecessary category and click on the **Update Categories** button. You cannot delete the category if there are still users in the category.

5. In the final column, checking the **Allow Notifications to be Sent** box enables you to send e-mail notifications to members of the category whenever an ACH transaction is made on their account. After checking this box, you must check the Send e-mail notifications of transactions checkbox for each member of the category through the **Cash Management** screen (see sections 5.1-5.3 for more information on this checkbox).



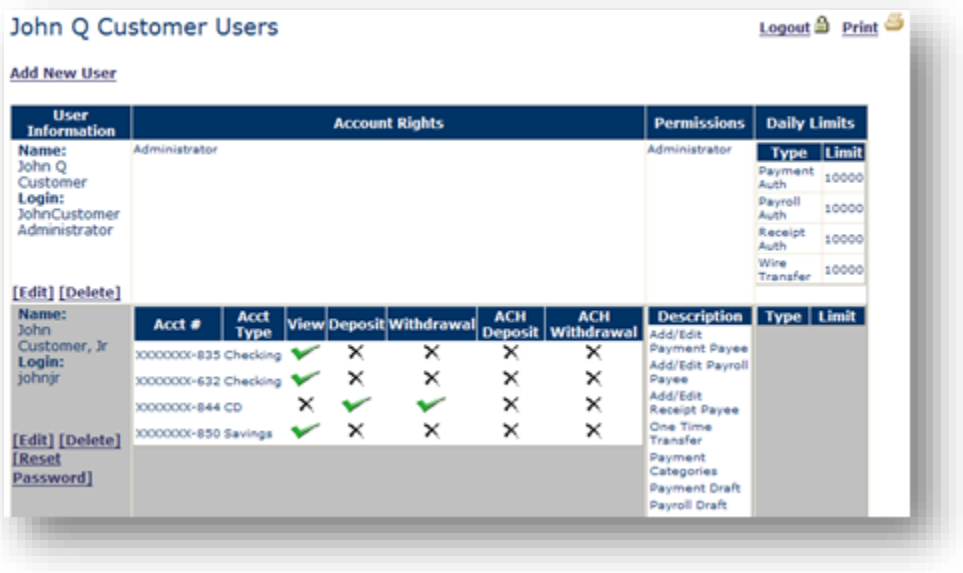
7.3 User Administration

The **User Administration** options under the **Administration** heading allow company administrators to edit or delete user information. Administrators can also create new users from this page. User Administration is included only in Business Banking.

View Users

The **View Users** screen displays a list of all company users and the accounts they have access to, as well as user account and draft limit permissions. From here, an administrator has the option to edit or delete a current company user or change their password.

Selecting **View Users** results in a screen similar to the following:



This screen displays the name and login name of the user along the left side of the screen. The grid in the middle of the screen displays all accounts associated with the company.

If a user has access to the account in the capacity listed along the top of the grid, a green checkmark appears in that space. Any monetary authorization limits are listed along the far right of the screen.

Note: When the **Daily Limit** is blank, it means there is no limit. The user limit can't exceed the company limit or else the user limit won't save.

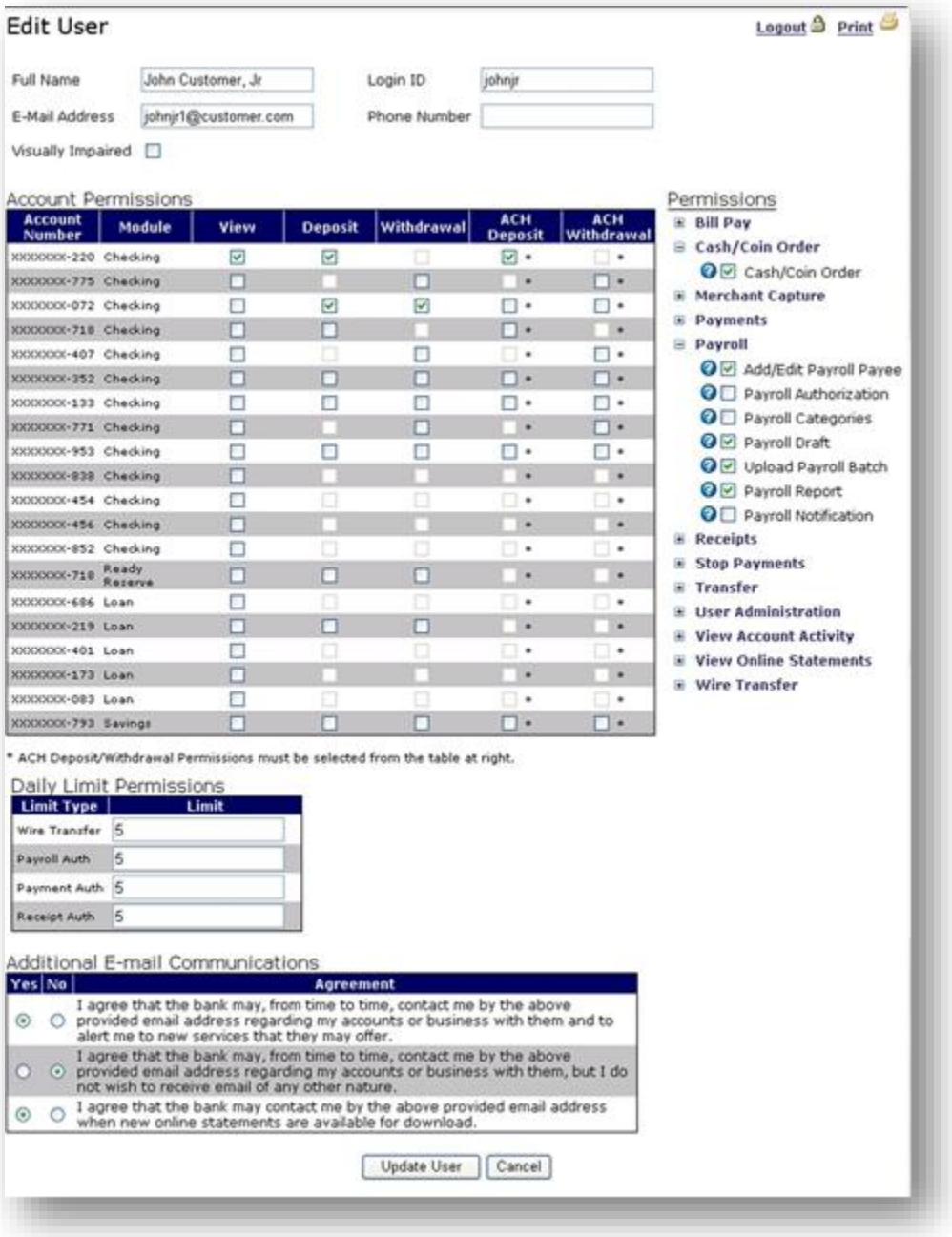
If you are unable to save limits, contact your financial institution.

To delete a user, select the **Delete** option below the user's name. You will be asked to confirm this selection before the system completes the request.

To reset a user's password, select the **Reset Password** option below the user's name. Before continuing with the password reset, you will be asked to confirm this action.

Edit Users

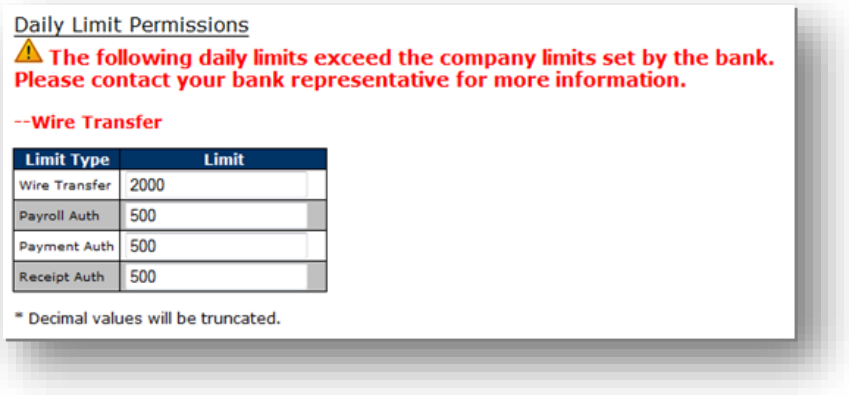
To edit a user, click on the **Edit** option below the user's name. The following page will open:



Changes to the name, e-mail address, and phone number may be typed into the fields at the top of the screen. Permissions can be granted or revoked by selecting or deselecting the appropriate boxes. To read a description of each permission, let your mouse hover over the question mark icon next to the permission title. A short description of the permission will appear on the screen. Monetary amount authorizations can be made in the fields in the lower left corner of the screen.

When all changes are made, select the **Update User** button to save changes. The **Update User** button will only be available if the user making the changes has administrator-level permissions.

On the external site, the system will only accept a dollar amount that doesn't exceed the company Daily Limit as set by the bank.



In certain instances, it may be desirable to give a user permission to view only online statements. To create such a user, check only the boxes in the View column in the **Account Permissions** box. Then, ensure that only the **View Online Statements** box is checked in the **Permissions** box. This setup can be performed on an existing user or for a new user.

When a new account is added for the business, it will not appear in the user's account list until permission is granted in the **Account Permissions** screen.

Adding Users

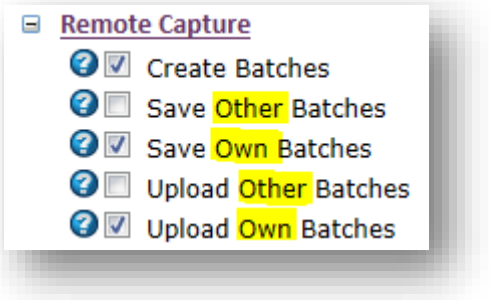
Select the **Add New User** link on the first page of the **User Administration** section. The **Add Users** screen is identical to the **Edit User** screen, only all fields are empty. Administrators can grant specific access permissions by selecting the desired checkboxes. When all fields and boxes are filled out as desired, select the **Update User** button to save changes and activate the new user.

ACH Permissions

The ACH Draft and Authorize permission are split into separate permissions in order to allow the business to restrict access to batches created by other employees at the business.

Remote Capture Permissions

The Remote Capture Save and Upload permission are split into separate permissions in order to allow the business to restrict access to batches created by other employees at the business.



7.4 Reports

Administrators have the option of creating three different reports in the Online Banking system. Available under the Reports section of the Administration heading, administrators can create reports compiling information for Payroll, ACH Payments, and ACH Receipts. These reports are only available with the Business Banking system.

Batch
This field displays the name or category of the ACH batch.

Effective
This field displays the date that the transaction should occur unless it is on a non-banking processing day.

Drafted
This field displays the date and time that the ACH batch was submitted and by which user.

Sent
If the ACH batch has been sent to the bank for processing, the date and time that the ACH batch was sent and by which user will be displayed in this field. If there is no sent information, then the batch will need to be authorized before it will be sent to the bank for processing.

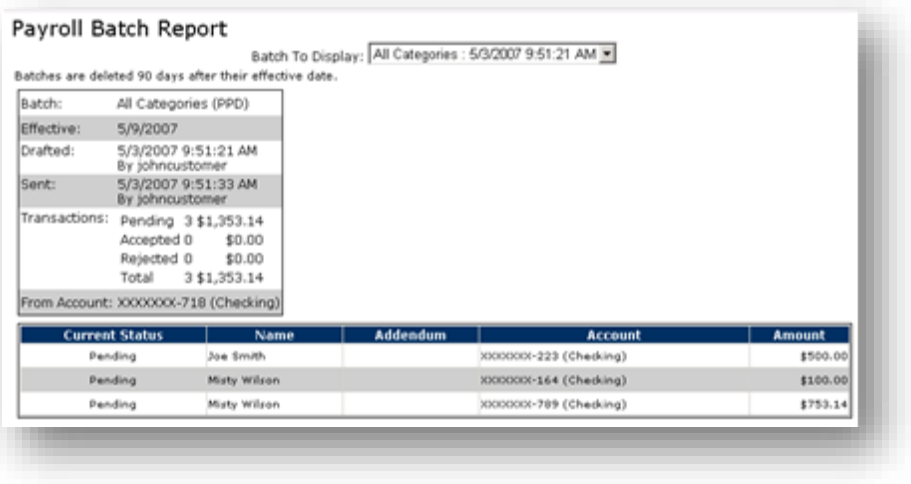
Transactions
The number of transactions and dollar amounts that are currently pending, accepted, or rejected.

Payroll

The **Payroll** Report allows administrators to create a summary of payroll payments and their current payment status. From the **Batch to Display** drop-down menu, administrators can choose which batch to include in the report. Batches are available for report creation for 90 days after their effective date and the most recent are listed first.

The report screen features two main sources of information. The first is a box summarizing batch information. This section shows the categories included in the report, the effective date of the batch, the name of the user who drafted the transactions, the date that the transactions were sent, the total amount of the transactions, and the account where the transactions were taken from.

The grid located below the summary box contains detailed information about each transaction in the batch, including the current status of the payment, the recipient and their account number, and the amount of the transaction.



To print the report, select the **Print** icon in the upper right corner of the screen.

ACH Payments

The **ACH Payments** Report allows administrators to compile a summary of ACH payments and their current payment status. From the **Batch to Display** drop-down menu, administrators can choose which batch to include in the report. Batches are available for report creation for 90 days after their effective date and are listed with the most recent first.

Like the Payroll report, the screen features two main sources of information. The first is a box summarizing batch information. This section shows the categories included in the report, the effective date of the batch, the name of the user who drafted the transactions, the date that the transactions were sent, the total amount of the transactions, and the account from where the transactions were taken.

The grid located below the summary box contains detailed information about each transaction in the batch, including the current status of the payment, the recipient and their account number, a brief description of the transaction, and the amount of the payment.

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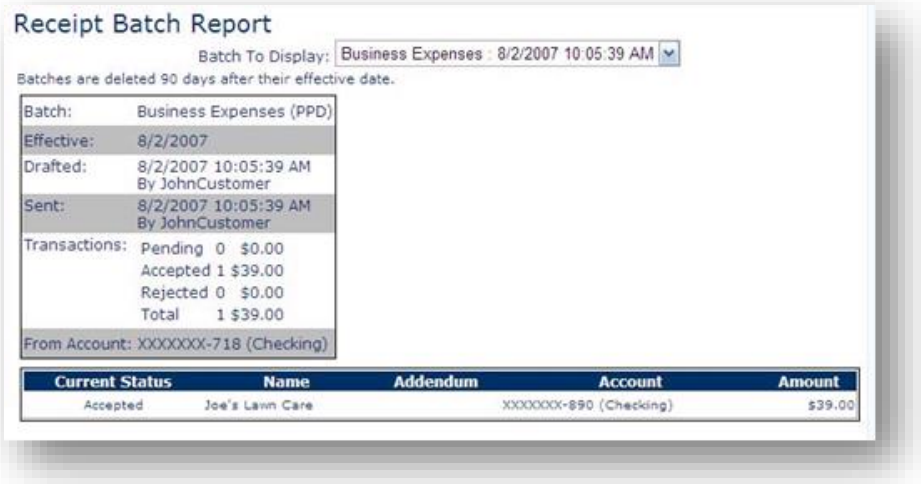
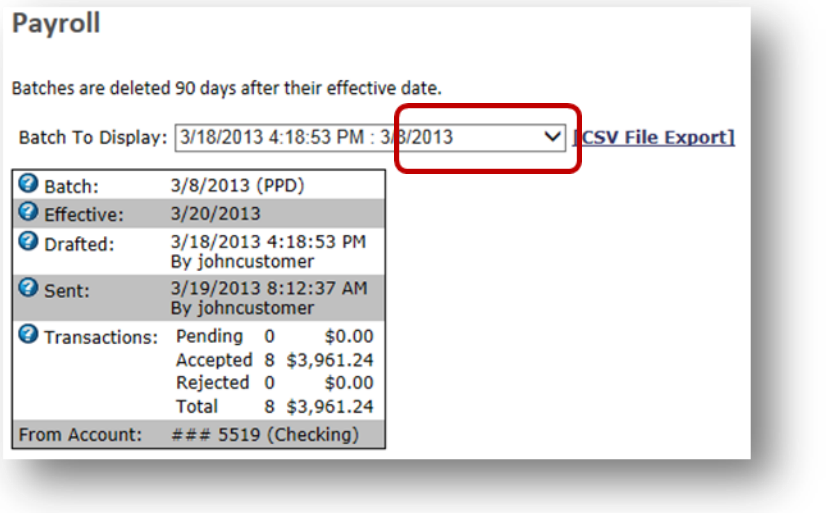
Payment Batch Report
Batch To Display: Default Payments : 8/2/2007 9:27:35 AM
Batches are deleted 90 days after their effective date.
Batch: Default Payments (PPD)
Effective: 8/2/2007
Drafted: 8/2/2007 9:27:35 AM By JohnCustomer
Sent: 8/2/2007 9:56:19 AM By JohnCustomer
Transactions: Pending 0 $0.00
Accepted 1 $99.99
Rejected 0 $0.00
Total 1 $99.99
From Account: XXXXXXX-718 (Checking)
Current Status Name Addendum Account Amount
Accepted Jack Smith Lawn Care XXXXXXX-456 (Checking) $99.99

ACH Receipts

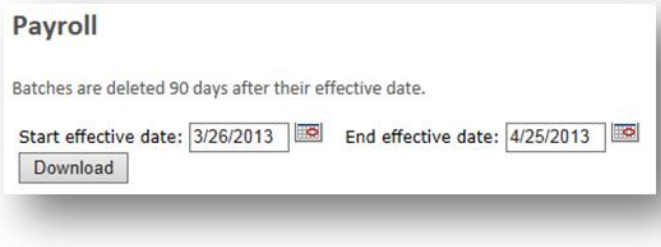
The **ACH Receipts** Report enables administrators to see a summary of ACH receipts and their payment status. The report is organized the same way as the ACH Payments report and it contains the same information fields.


Receipt Batch Report
Batch To Display: Business Expenses : 8/2/2007 10:05:39 AM
Batches are deleted 90 days after their effective date.
Batch: Business Expenses (PPD)
Effective: 8/2/2007
Drafted: 8/2/2007 10:05:39 AM By JohnCustomer
Sent: 8/2/2007 10:05:39 AM By JohnCustomer
Transactions: Pending 0 $0.00
Accepted 1 $39.00
Rejected 0 $0.00
Total 1 $39.00
From Account: XXXXXXX-718 (Checking)
Current Status Name Addendum Account Amount
Accepted Joe's Lawn Care XXXXXXX-890 (Checking) $39.00

ACH CSV File Export


Payroll
Batches are deleted 90 days after their effective date.
Batch To Display: 3/18/2013 4:18:53 PM : 3/8/2013
[CSV File Export]
Batch: 3/8/2013 (PPD)
Effective: 3/20/2013
Drafted: 3/18/2013 4:18:53 PM By johncustomer
Sent: 3/19/2013 8:12:37 AM By johncustomer
Transactions: Pending 0 $0.00
Accepted 8 $3,961.24
Rejected 0 $0.00
Total 8 $3,961.24
From Account: ### 5519 (Checking)

Selecting the CSV File Export link will present the user with a date range export form:



The CSV file will include the following values:

Batch Name	Batch Accepted Total	Sent Date
Effective Date	From Account	From Account Type
To ABA	To Account	To Account Type
Payee Name	Amount	Addendum

Wire Transfer

The **Wire Transfer** report displays all wire transfers for a given customer or for all customers. Wire transfers are only available with the purchase of Business Banking. The report requires that administrator to specify date parameters before running it.

The administrator may also select a specific company or individual to search from the drop-down menu or by entering a CIF number.

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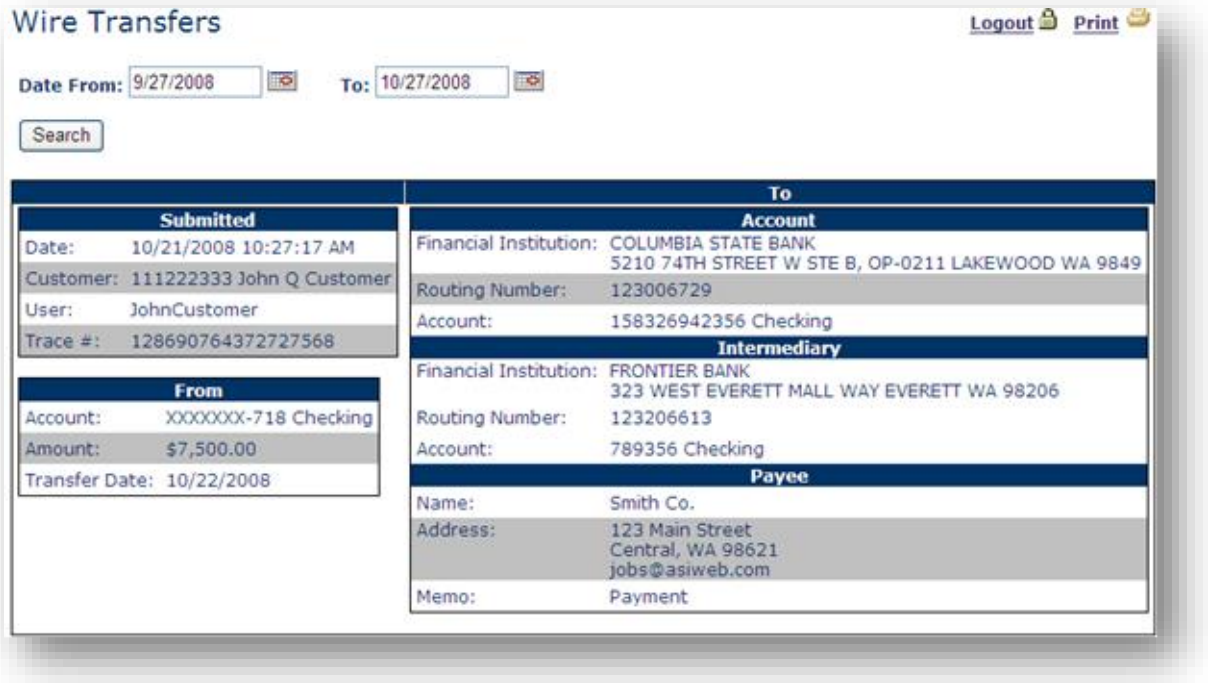
Once the search is performed, the report will display below the **query** fields. It will look similar to this:



From this report, the administrator can see the date and time the order was placed; as well as the user who requested the transfer. The account number and type of account the withdrawal will be made from is also displayed.

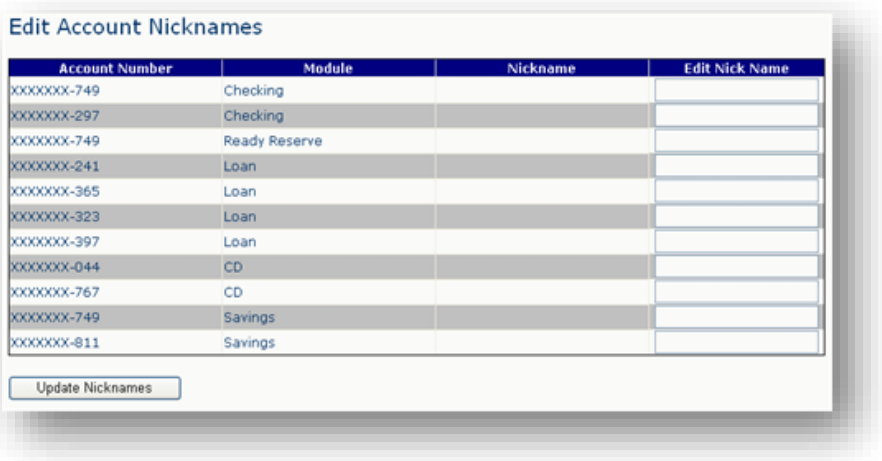
The report also lists any memo notations about the purpose of the transfer and the transfer payee. If an intermediary is involved, the intermediary's name and routing number will be listed next. Finally, the report displays the transfer recipient's name, account number, and routing number. If the transfer fails, an error message will be listed in the last column.

8. User Settings Menu

The **User Settings menu** options allow administrators to edit account nicknames and to change their own password, contact e-mail address, and user ID.

8.1 Edit Account Nicknames

After selecting the **Account Nicknames** option, a grid will display all accounts with their number, module, and current nickname. To change the nickname, enter the new nickname into the **Edit Nickname** field and select the **Update Nicknames** button at the bottom of the grid. Changing a nickname can make accounts more easily identified when selecting an account for a transfer, or anywhere else the accounts appear in a list.



8.2 Account Nickname Groups

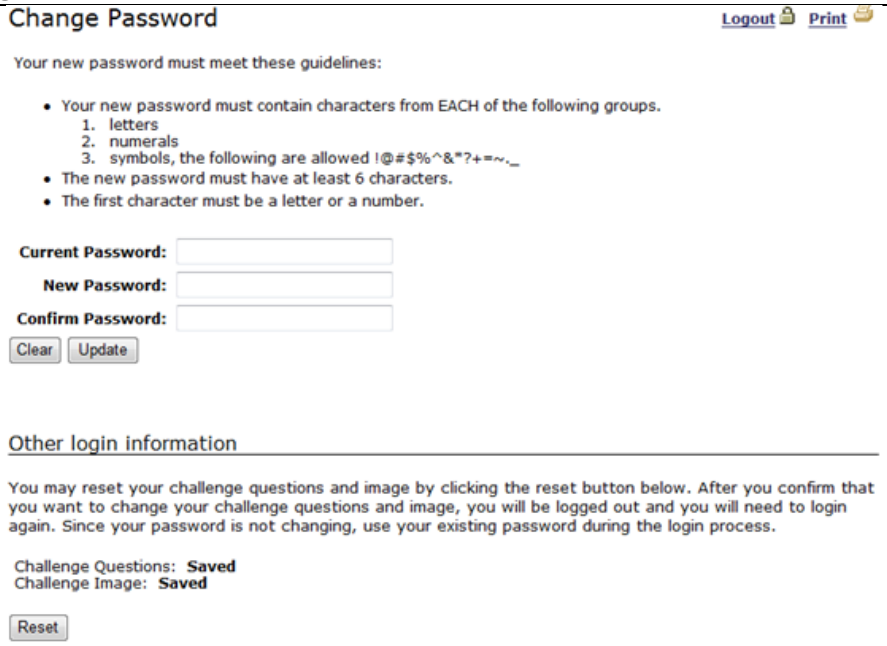
Users can add and edit custom account group names.

Accounts can be assigned to the custom groups and the accounts will be displayed in these groups on the account list and account list drop down lists.
After accounts have been placed into groups, the account list and dashboard account widget.

Drop down menus will be displayed with the account groups.

8.3 Change Password

To change your password, you must select the **Change Password** option from the **User Settings** screen.
Passwords must conform to the requirements listed on this page and can be up to 60 characters long. The following screen will be displayed:

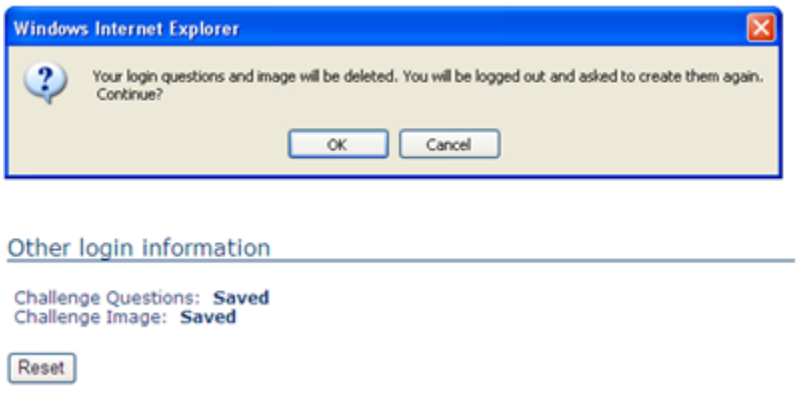

Change Password
Logout
Print
Your new password must meet these guidelines:
Your new password must contain characters from EACH of the following groups.
1. letters
2. numerals
3. symbols, the following are allowed !@#$%^&"?+=~._
The new password must have at least 6 characters.
The first character must be a letter or a number.
Current Password:
New Password:
Confirm Password:
Clear
Update
Other login information
You may reset your challenge questions and image by clicking the reset button below. After you confirm that you want to change your challenge questions and image, you will be logged out and you will need to login again. Since your password is not changing, use your existing password during the login process.
Challenge Questions: Saved
Challenge Image: Saved
Reset

After typing in your current password, you will be asked to type in your new password twice, both to ensure that it meets all security requirements listed on the screen and to verify its accuracy. Select the **Update** button to save your changes. An e-mail notification will be sent to you when you change your password.

8.4 Resetting Challenge Questions and Image

After creating a new password, you can also reset your Challenge Questions and Image that are used when you log in.

1. Hit the Reset button at the bottom of the page. A prompt will ask you if you would like to continue.
2. Answer **OK** to the prompt.
3. You will be redirected back to the login page to reset your Challenge Questions and Image.


Windows Internet Explorer
Your login questions and image will be deleted. You will be logged out and asked to create them again. Continue?
OK
Cancel
Other login information
Challenge Questions: Saved
Challenge Image: Saved
Reset

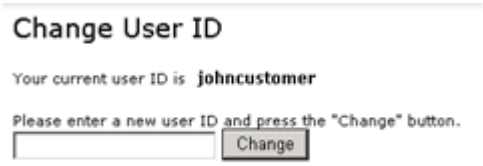
8.5 Edit E-Mail Address

To edit the e-mail address that your bank can contact you at, select the **Change E-Mail** option from the **User Settings** screen. After entering your new e-mail address, select the **Update** button to save your changes. If e-mail addresses for a company or an individual are changed at the bank, they are automatically updated in Online Banking. An e-mail notification will be sent to you when you change your e-mail address.

Edit Email Address
To better serve you, please provide or verify your current e-mail address. Below is the e-mail address we have on file for you. If it is blank or incorrect, please add or update the address in the New E-mail address field and then click Update.
Current Email Address
New Email Address
tschmidt@asiweb.com
Update
Cancel

8.6 Change User ID

To change your user ID, select the **Change User ID** option from the **User Settings** screen. After entering your new user ID, select the **Change** button to save your changes.



8.7 Allow a User to Inherit Company Account Setting Permissions

When enabled, the settings on a new account will automatically inherit the same account permissions as the company to a sub user.

- There is a check box for each of the account permissions. If checked, these permissions will be the same as the company or main individual.
- If a user has the check box by **View** checked and a new account is created and given online access, then the sub user will have immediate online view access to the new account.

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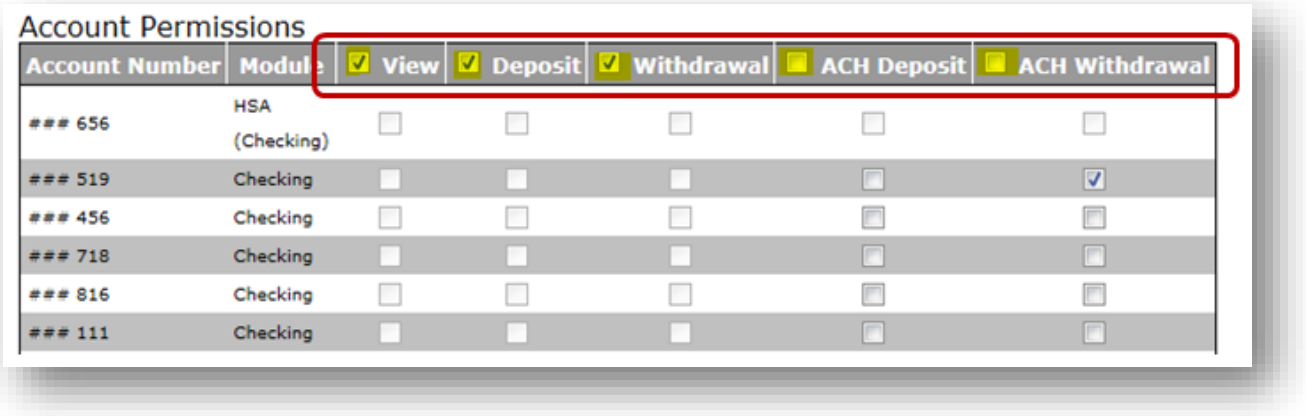


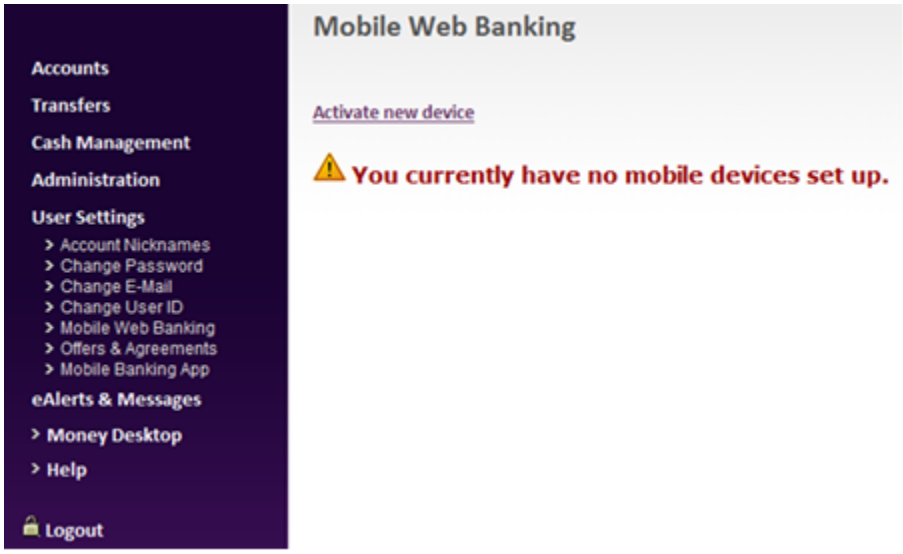
8.8 Mobile Web Banking

The **Mobile Web Banking** option allows you to access your online banking information after activating your mobile device.

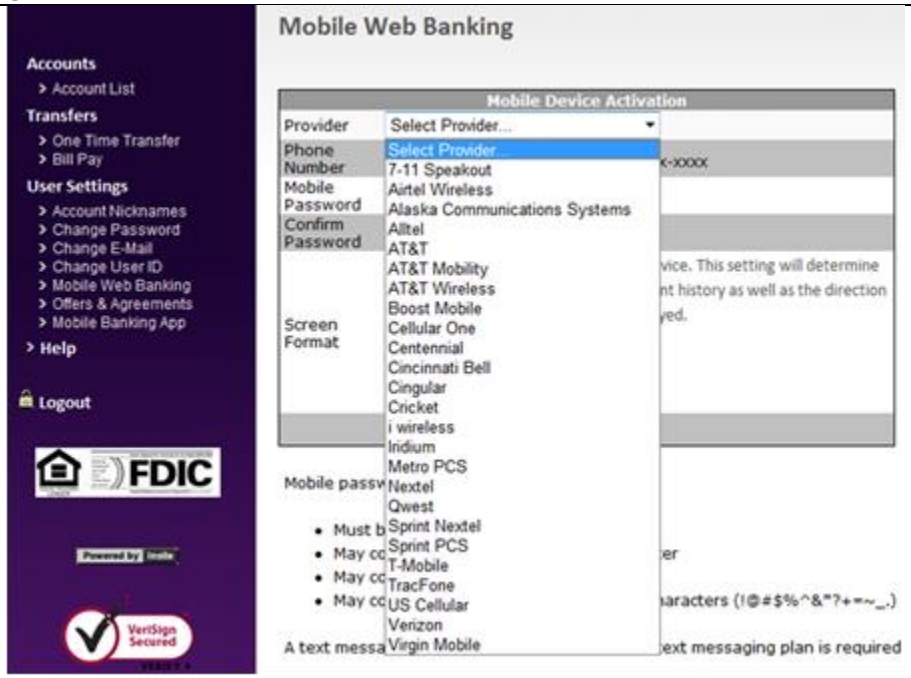
Mobile Web Banking Set up

1. From your Online Banking account, click on the **Mobile Web Banking** option under **User Settings**.

2. Select the **Activate new device** option.



3. Enter the number of your mobile device and choose the Provider from the drop down menu.



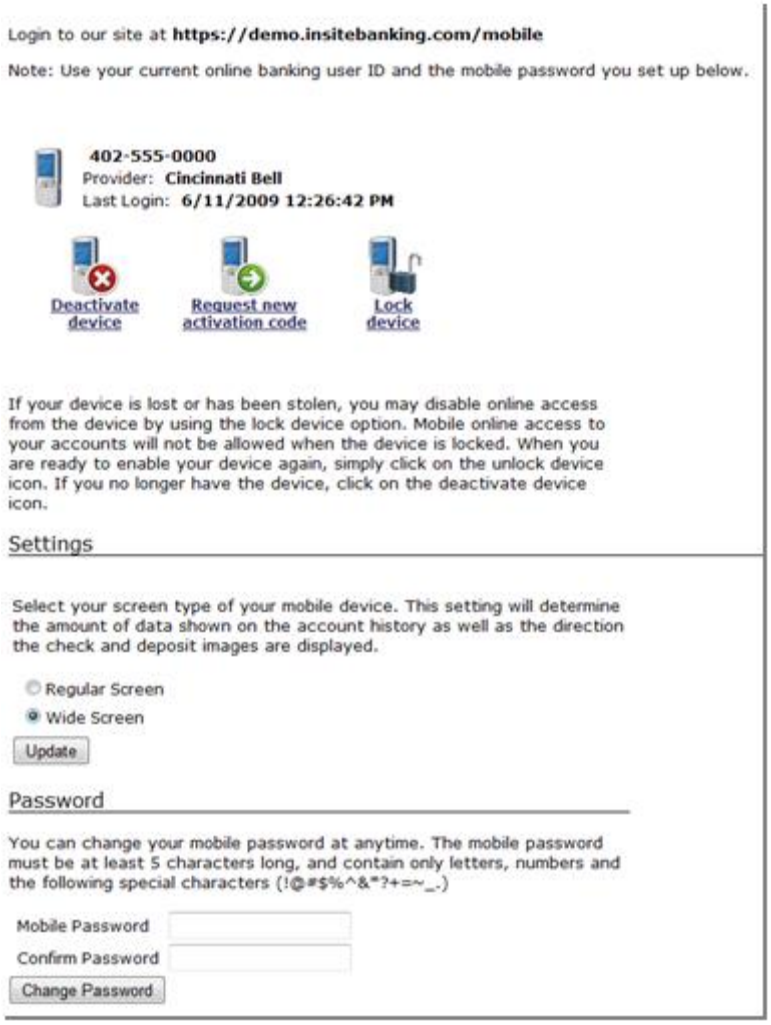
4. Enter a password in the **Mobile Password** text box and confirm it; the password must following the requirements listed. You will use this password to access Mobile Web Banking from your mobile device.

5. Select **Activate** to begin the set up process.

6. After receiving the Activation Code from your mobile device, enter the code in the text box and select **Submit**.

Your device information was saved.
An activation code has been sent to your mobile device. To confirm you have access to this device, enter the activation code once it has been received.
Submit
402-430-3380
Provider: Alltel
Last Login:
Deactivate device
Request new activation code

Once you enter the Activation Code, you will get a confirmation page giving you permission to log in and use the Mobile Web Banking account. Here you can choose how check images are displayed on your mobile device, horizontal or vertical. If you select the wide screen format, transaction amounts will also be displayed on the Account History pages of the Mobile Web Banking site. You can also change your mobile password at any time on the Online Banking site. After the activation, this page will display the last time you logged in to Mobile Web Banking in the **Last Login** field.


Login to our site at https://demo.insitebanking.com/mobile
Note: Use your current online banking user ID and the mobile password you set up below.
402-555-0000
Provider: Cincinnati Bell
Last Login: 6/11/2009 12:26:42 PM
Deactivate device
Request new activation code
Lock device
If your device is lost or has been stolen, you may disable online access from the device by using the lock device option. Mobile online access to your accounts will not be allowed when the device is locked. When you are ready to enable your device again, simply click on the unlock device icon. If you no longer have the device, click on the deactivate device icon.
Settings
Select your screen type of your mobile device. This setting will determine the amount of data shown on the account history as well as the direction the check and deposit images are displayed.
Regular Screen
Wide Screen
Update
Password
You can change your mobile password at anytime. The mobile password must be at least 5 characters long, and contain only letters, numbers and the following special characters (!@#$%^&*?+=~_-)
Mobile Password
Confirm Password
Change Password

On your mobile device, enter your User ID and mobile password to access your account information.

The first time you log in from your mobile device, you will need to enter the Activation Code that is sent to your mobile device. It may take 5-10 minutes for the activation code to arrive.

After logging in, you will be able to view the list of your accounts, balances, and account information as well as perform transfers. Transfers will ask for confirmation before they are processed, and a trace number will be displayed when a transfer goes through.

Upon completion of the Mobile Web Banking setup, your newly activated device will be displayed under the menu option Mobile Web Banking.

At any time, you may deactivate or lock the mobile device to prevent mobile online access. You may also request a new activation code after logging in to the Online Banking site. These are safety measures taken to protect your financial information.

Using Mobile Web Banking

Blackberry Note: How to Change the SSL level on Blackberry phones

It may be necessary to edit a security setting in order to access your accounts through Mobile Web Banking. If your Blackberry device uses anything less than SSL 3.0, make the following setting change:

- Open **Options** from your BlackBerry's home screen
- Select **Security Options**.
- View **TLS** (Transport Layer Security)
- **TLS Default** should be set to "Handheld."

1. Open the browser on your mobile device and enter the Online Banking URL.
2. Enter your Online Banking User ID and Mobile Web Banking Password. Select **Submit**.

3. For the initial set up, an Activation Code will be sent to your mobile device and as a message to your Online Banking account. Enter it on the mobile device and select **Submit**.

4. Your accounts are now available for viewing. Click on an account to view details.

5. To view more about an account, select a topic under the **Information** field. You can view account Balances, Interest, Account Summary, and Account History. The account number is also displayed on the Mobile Web Banking account details page.

Transferring an Amount

1. To transfer an amount between accounts, click on the **Transfer** option from the **Account Details** page.

2. Choose the account from the **Transfer From** and **Transfer To** drop-down lists.

3. Then enter the amount in the **Amount** field.

4. After the transfer has been requested, choose **Cancel**, **Edit**, or **Confirm** to end the transfer, make changes to the transfer, or complete the transfer.

5. When a transfer has been submitted, a confirmation page will display with a Trace Number and the time and date the transfer took place.

Viewing Account History

1. To view the account history, click on the **Account History** option from the **Account Details** page.

2. Here you can view past transaction details. Click on the **Previous** or **Next** options to view other transactions.

3. To choose a different history period, click on the **Change** option. Then choose the period you would like to view.

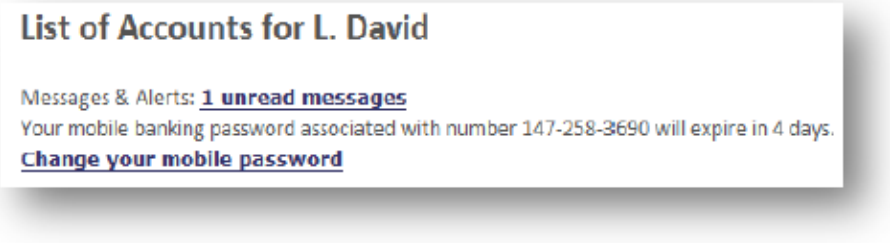
Password Expiration Option

Seven days before the user's password expires, they will be sent an email notification.

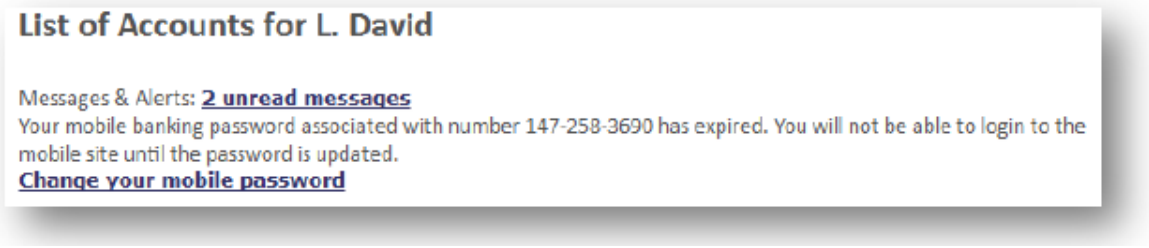
A message on the top of the account list page will also notify the user of their mobile web password expiring.

After receiving this notification, the user will need to create a new mobile web password on the online banking website in order to continue to login from the mobile web site.

The message on the top of the online banking account will look like the following:


List of Accounts for L. David
Messages & Alerts: 1 unread messages
Your mobile banking password associated with number 147-258-3690 will expire in 4 days.
Change your mobile password

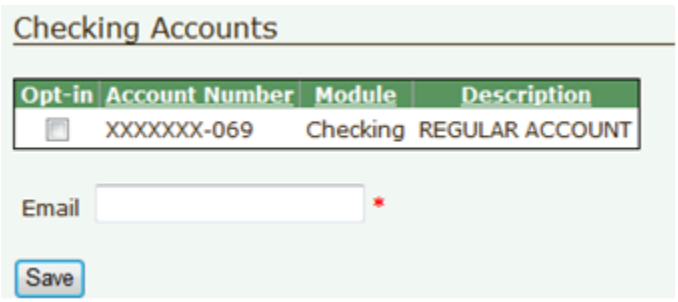
If the expiration limit has pass, the following message will appear on the top of the account list page:


List of Accounts for L. David
Messages & Alerts: 2 unread messages
Your mobile banking password associated with number 147-258-3690 has expired. You will not be able to login to the mobile site until the password is updated.
Change your mobile password

8.9 Overdraft Options

To authorize your bank to pay overdrafts for ATM and everyday debit card transactions, go to: User Settings | Overdraft Options. Select the check box next to the checking accounts for which you agree to pay all overdraft fees. Leave the checkboxes empty for all accounts you wish to opt-out of all overdraft fees.

Click on the **Save** button when you are finished.



8.10 Save as PDF Option

Next to the **Print Preview** link, the **Save as PDF** link allows users you to save the page currently being displayed as a PDF. The header, footer, and left navigations menu is removed when the PDF is created.

9. Personal Financial Management

MoneyDesktop is an online money management tool integrated into online banking that empowers you to take control of your finances and simplify your life. Budgeting, account aggregation, categorization, and mobile access are just a few of the tools to guide you along your way.

Personal Financial Management MoneyDesktop widgets

Seven Widgets:

Accounts

MoneyDesktop gathers basic financial information from all of your financial accounts and organizes it into one place. Checking, Savings, Credit Cards, Mortgage, Auto, Investments, Retirement, and more . . . within minutes of a simple one-time set up, you will be able to visualize and interact with all your financial data - all in one convenient place.

Transactions

Get down to the details! See all your transactions from your various financial accounts - in one place! Along with giving you the BIG picture, MoneyDesktop allows you to drill down into your finances and take meaningful actions:

- Search Transactions
- Mark transactions as Business or Personal
- Split transactions
- Flag transactions
- and more . . .

Budgets

MoneyDesktop allows you to create relative budgets based off your actual spending history, income, debts, and expenses. Visualize and interact with your budgets in new and meaningful ways using MoneyDesktop's Bubble Budgets.

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Since not all budgets are created equal, using circles or "bubbles" to represent budgets allows you to quickly identify budgets that need the most attention.

Spending

MoneyDesktop automatically categorizes and tracks spending from your various financial accounts, allowing you to get powerful insights on where, when, and how you spend. No more cumbersome spreadsheets and book keeping - MoneyDesktop learns your spending behaviors and does the work for you.

Net Worth

Get a contextually accurate data visualization of your assets vs. liabilities. Quickly determine if you are moving in the right direction - and to what degree. Even the smallest changes are easy to see and place in context.

Debts

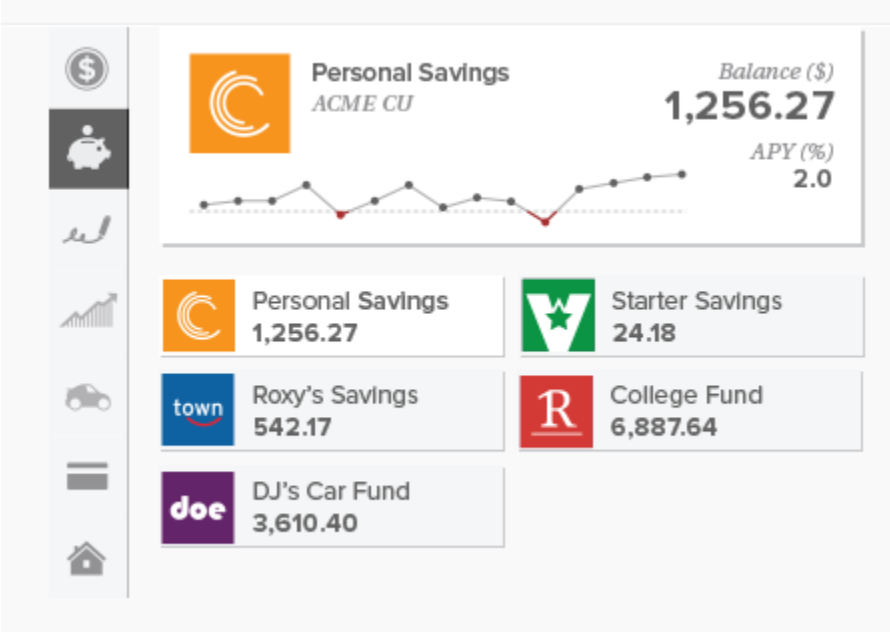
MoneyDesktop has been designed to give you step-by-step instructions on how to get your debt under control. See all of your debts, along with corresponding balances and interest rates, in a simple view that gives you a clear picture of your financial situation.

Settings

The settings widget is where you will enter your personal information such as your name, email address, etc.

Account Aggregation

Account aggregation gathers basic financial information from all of your different financial institutions and organizes it into one place.



Expense Tracking

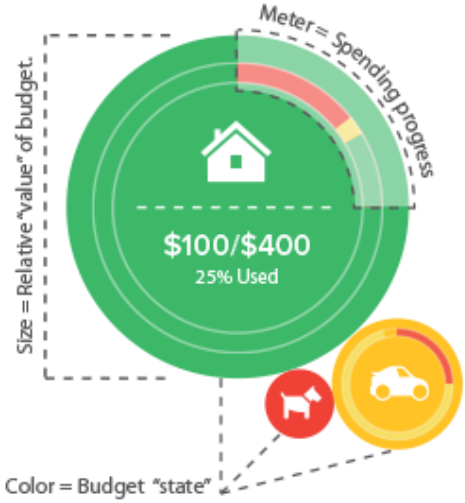
MoneyDesktop automatically categorizes and tracks spending from all of your accounts, so you can see where your money is really going. You can also create relative budgets based off your actual spending, income, debts, and expenses.

Budgets

Since not all budgets are created equal, using circles or "bubbles" to represent budgets allows you to quickly identify budgets that need the most attention.

At a glance, you will be able to determine a budget's:

- State (color)
- Relative Value (size)
- Spending Progress (meter)
- Relationship to other budgets



Security

We are committed to confidentiality, integrity, and security. With that in mind, we've integrated MoneyDesktop into your online banking to insure that your sensitive information is protected with the highest of security standards.

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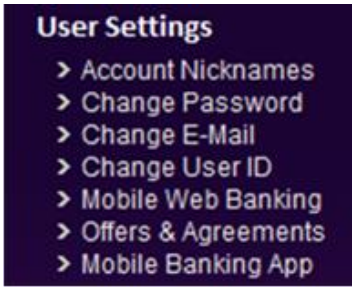
10. Mobile Banking Application

The Mobile Banking Application is available for download from Google Play for Android devices or the Apple App Store for Apple devices.

Administration in Online Banking

Depending on decisions made by the bank, you may enroll via the online banking site or the Mobile Banking App itself. A Mobile Banking App option is now located under **User Settings** within Online Banking.

Mobile Banking App Settings



Mobile Banking App Settings is under the **User Settings** section of the menu

Enable Mobile Banking App

1. Each user can check or uncheck this option to prevent access to the app from all of their registered mobile devices. This can be used in case of loss or theft.
2. **Registered Devices**
   Each user can manage their registered devices from the list and enable or disable a particular device or unregister a device completely. If disabled, the user will be required to enter their full login credentials including challenge questions and image during the next login from the mobile device.

Enroll in Mobile Banking App

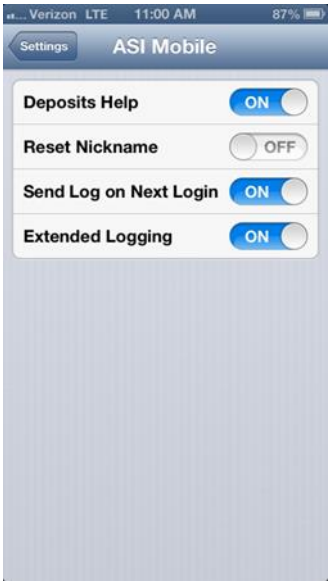
Depending on the setup by the bank, you will either be informed to wait for the bank to approve your enrollment or you will be able to download the app and be allowed access to your accounts immediately.

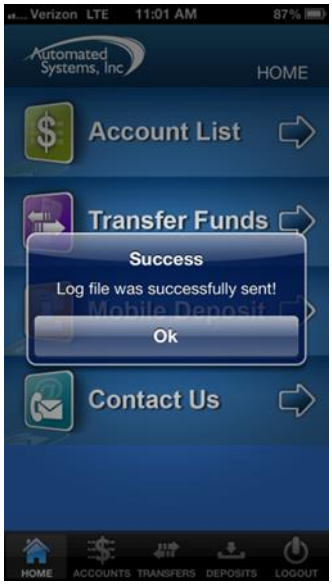
How to send log files for support purposes to the bank via iPhone:

1. Launch the Apple Settings App.

2. Find and click your mobile banking app in the list of apps within the **Settings** options.

3. Enable the "Send Log on Next Login" and "Extended Logging" options.



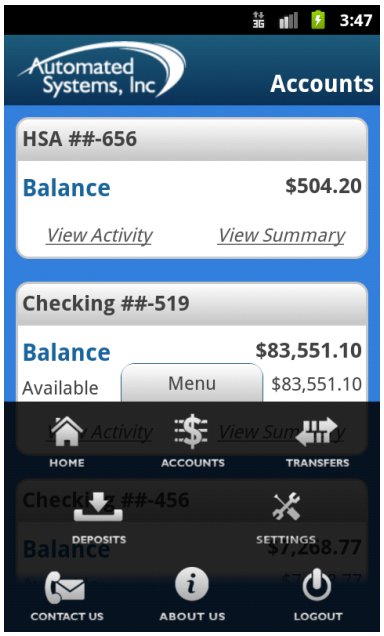


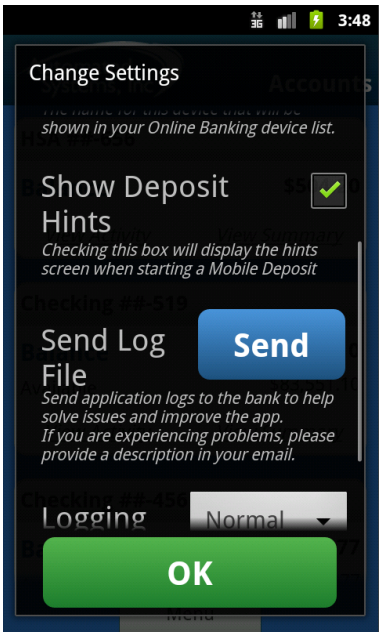
4. Then, login to your mobile banking app.

5. The login information will be submitted to the bank.

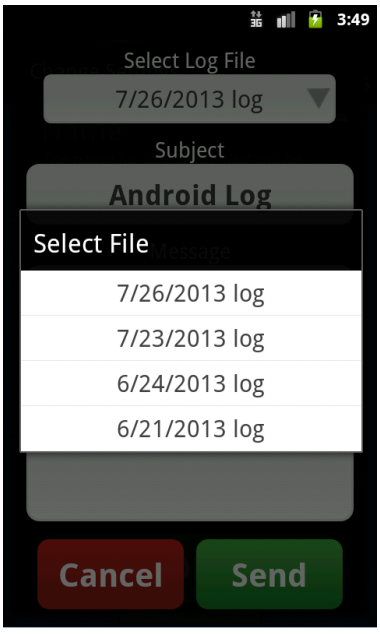
How to send log files for support purposes to the bank via Android:

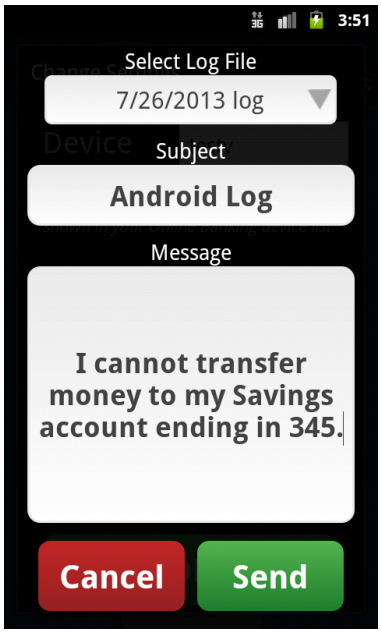
1. In the application, open up **Settings** and select **Send** next to "Send Log File".




3:48
Change Settings
shown in your Online Banking device list.
Show Deposit Hints
Checking this box will display the hints screen when starting a Mobile Deposit
Send Log File
Send
Send application logs to the bank to help solve issues and improve the app.
If you are experiencing problems, please provide a description in your email.
Logging
Normal
OK

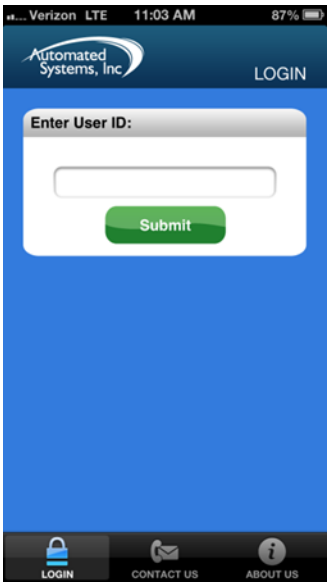
2. Select the file you wish to send.





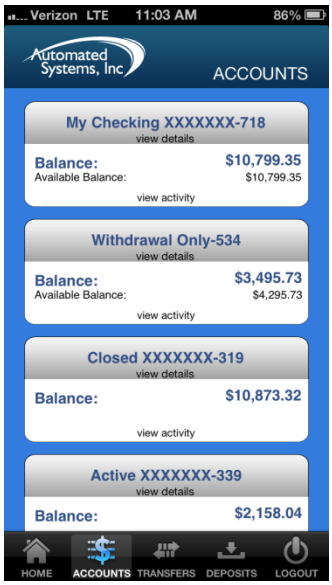
Logging in

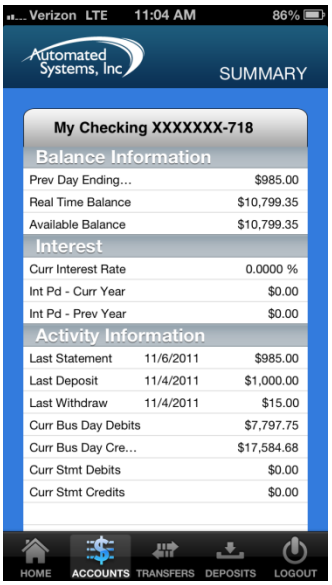
Use your existing online banking login. The session will time out from inactivity.

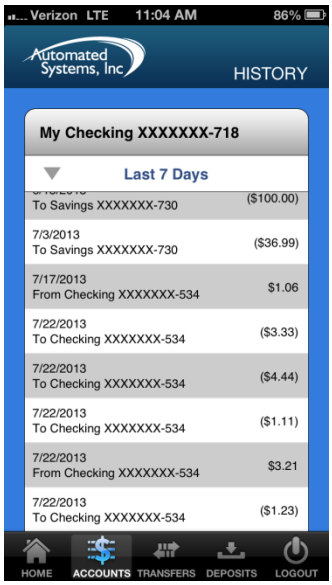


Account Information

You can see the details of each account under **Account List**.







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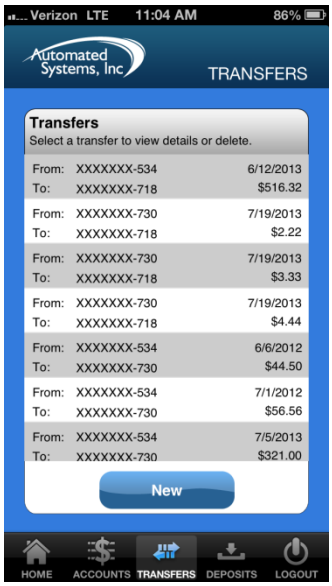
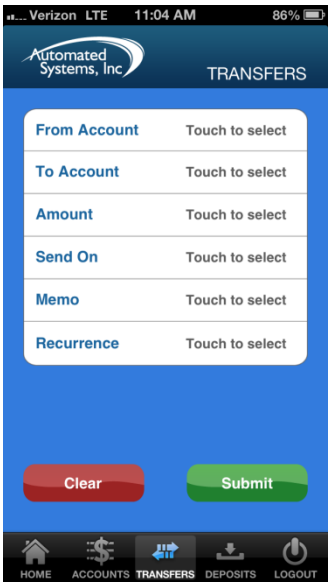
Transfers

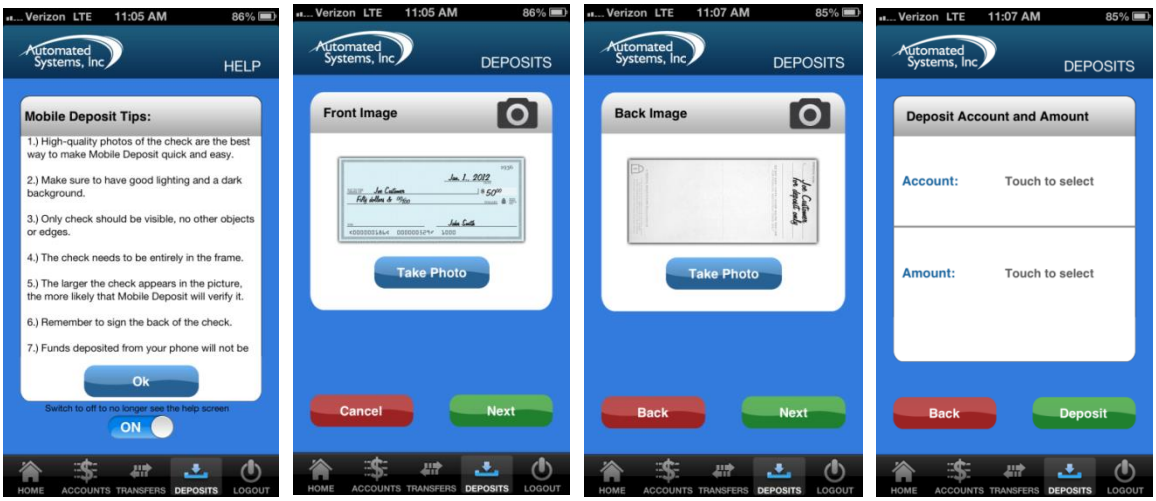
Under **Transfer Funds**, you can manage existing transfers or complete a new transfer.



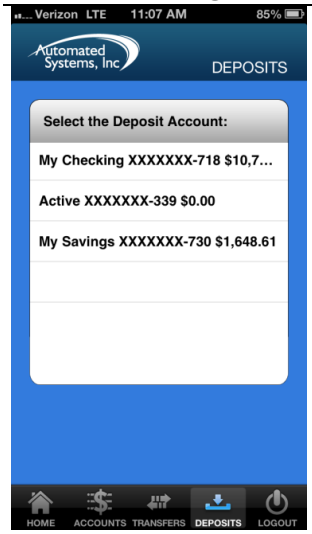


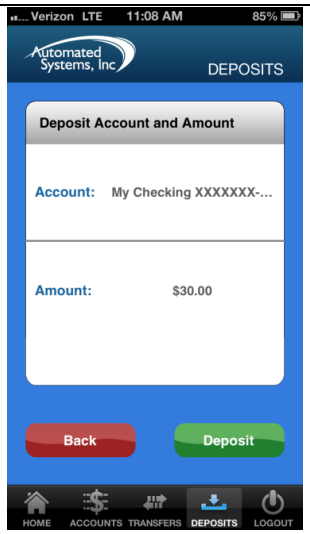
Mobile Deposit

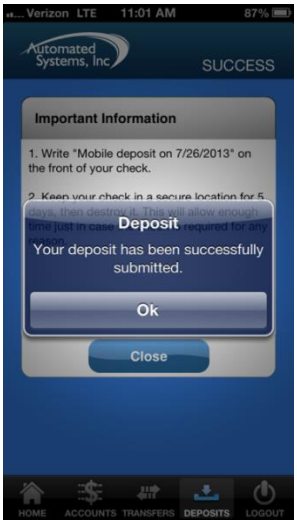
By following the instructions that the app provides you, **Mobile Deposit** allows you to deposit a check through your digital device. See the following images.

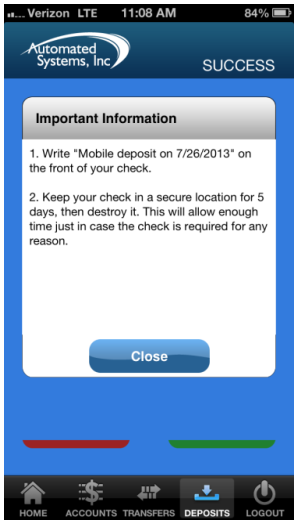

Verizon LTE 11:05 AM 86%
HELP
Mobile Deposit Tips:
1.) High-quality photos of the check are the best way to make Mobile Deposit quick and easy.
2.) Make sure to have good lighting and a dark background.
3.) Only check should be visible, no other objects or edges.
4.) The check needs to be entirely in the frame.
5.) The larger the check appears in the picture, the more likely that Mobile Deposit will verify it.
6.) Remember to sign the back of the check.
7.) Funds deposited from your phone will not be
Ok
Switch to off to no longer see the help screen
ON
HOME ACCOUNTS TRANSFERS DEPOSITS LOGOUT
Verizon LTE 11:05 AM 86%
DEPOSITS
Front Image
Take Photo
Cancel
Next
HOME ACCOUNTS TRANSFERS DEPOSITS LOGOUT
Verizon LTE 11:07 AM 85%
DEPOSITS
Back Image
Take Photo
Back
Next
HOME ACCOUNTS TRANSFERS DEPOSITS LOGOUT
Verizon LTE 11:07 AM 85%
DEPOSITS
Deposit Account and Amount
Account: Touch to select
Amount: Touch to select
Back
Deposit
HOME ACCOUNTS TRANSFERS DEPOSITS LOGOUT

View Mobile Deposit tips, take an image of the front and back of the check, and enter the amount you are depositing.








Verizon LTE 11:08 AM 84%
SUCCESS
Important Information
1. Write "Mobile deposit on 7/26/2013" on the front of your check.
2. Keep your check in a secure location for 5 days, then destroy it. This will allow enough time just in case the check is required for any reason.
Close
HOME ACCOUNTS TRANSFERS DEPOSITS LOGOUT

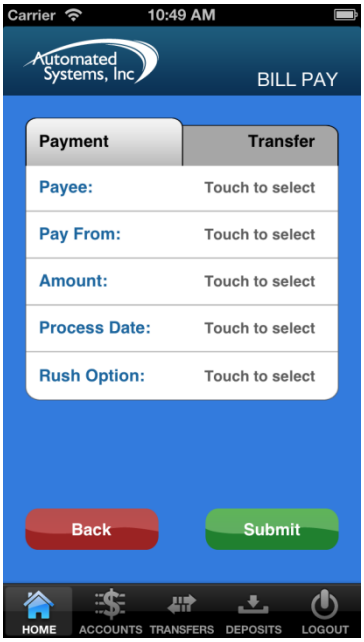
Select the accounts you wish to deposit into, confirm the deposit, and read any important information that appears on your screen.

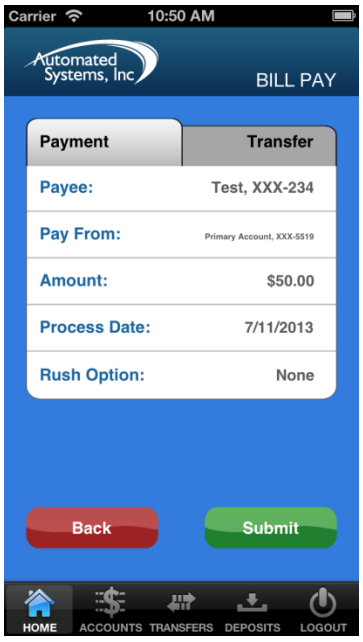
Bill Pay

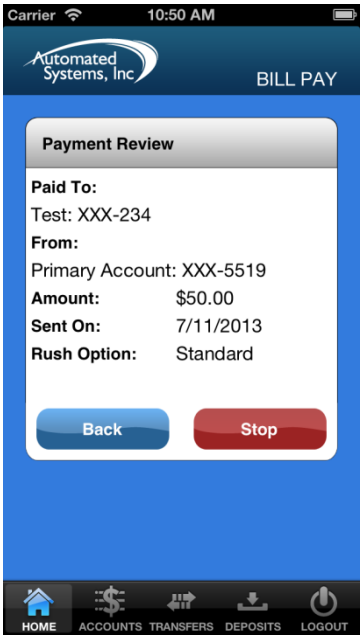
You must be enrolled in Bill Pay through the Online Banking site to use this feature.

Payments

Entering the Bill Pay section of the application allows you to make payments. You will need to navigate through the following screens.

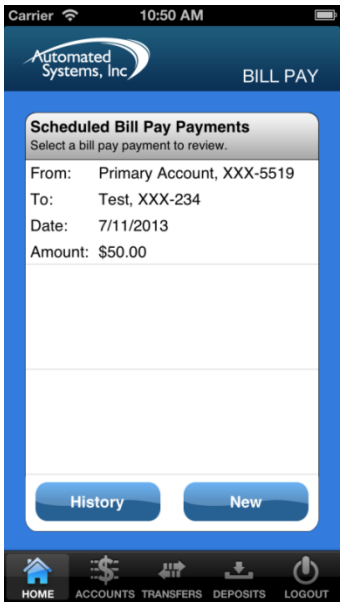






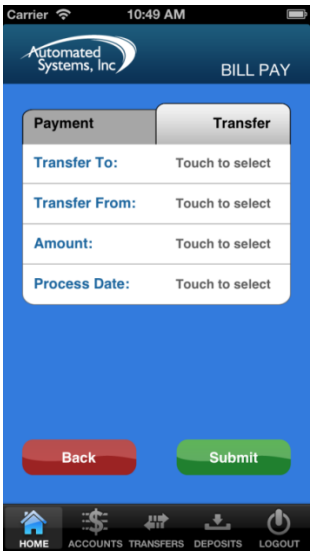
To make a payment, fill in the **Payee**, **Pay From**, **Amount**, **Process Date**, and **Rush Option** fields.

You can view your scheduled Bill Pay Payments on the **History** screen.



Transfers

Through the Bill Pay section of the application, you can also make transfers. Fill in the supplied fields and select **Submit** to complete a transfer.



11. eAlerts and Messages

This feature sends users custom alert e-mails about account information, including balances, transactions, and activity. Alerts are set up and managed by users through the Online Banking site. Alerts can be sent to single or multiple e-mail addresses or wireless devices. You can also see your alerts within the secure message inbox on the Online Banking site. There is also a check box option that allows you to not run eAlert triggers during End of Day.

eAlerts is optional and may not be enabled for your account. Contact the bank with any questions.

Creating New Alerts

Under **eAlerts & Messages**, click **eAlerts** and the **Create new alert** link.

Available Alerts Include:

- **Statement**: Notifies you if a new online statement is available
- **Low Balance**: Notifies you if your account balance falls below a certain amount
- **High Balance**: Notifies you if your account balance exceeds a certain amount
- **Negative Balance**: Notifies you if your account balance is negative
- **Check Posted**: Notifies you when a specific check is posted online
- **Deposit**: Notifies you when funds are deposited in your account
- **Withdrawal**: Notifies you when funds are withdrawn from your account
- **Principal Increase**: Notifies you if the principal on a loan increases
- **Principal Decrease**: Notifies you if the principal on a loan decreases
- **Loan Payment Due**: Notifies you when a loan payment is due
- **Loan Payment**: Notifies you when a loan payment is made
- **Reorder Checks Reminder**: Notifies you when it is time to request a new order of checks
- **Certificate Maturity**: Notifies you when a certificate of deposit reaches maturity
- **Password Change**: Notifies you when you change your password.
- **Email Change**: Notifies you when you change your email address.
- **Positive Pay Unmatched Checks**: Notifies you when there are unmatched checks in the system.

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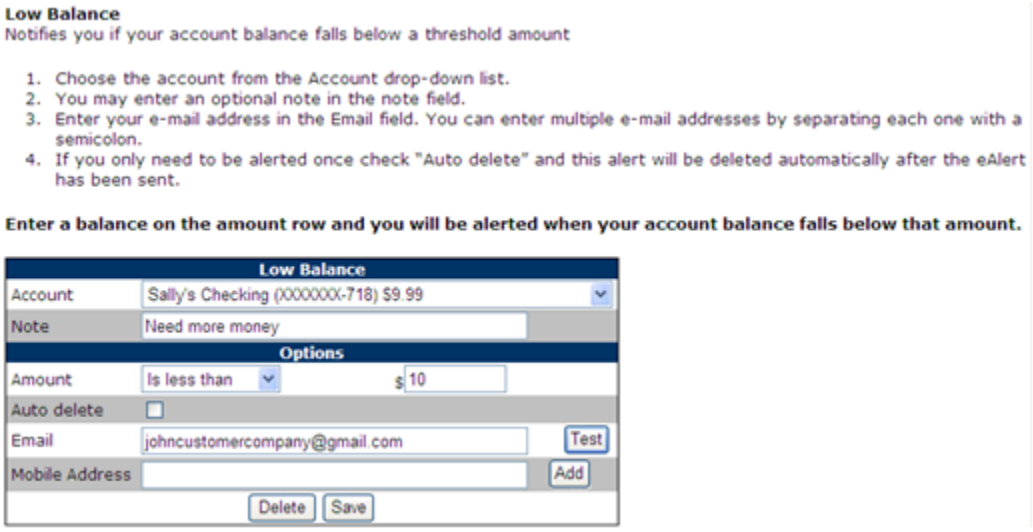
- **Daily Balance:** Notifies you of your account balance once a day.
- **Loan Maturity:** Notifies you when a loan reaches maturity.
- **Rate Change:** Notifies you when the interest rate on your account changes.

Click on an alert. Once you've clicked, select the account(s) from the list of available accounts for that specific eAlert. An optional field is available for notes. Enter the destination e-mail address(s) in the lower field. Enter multiple addresses by separating each address with a comma. Enter your mobile address to receive eAlerts as mobile texts. Click **Test** to send a test e-mail to the entered address(s).

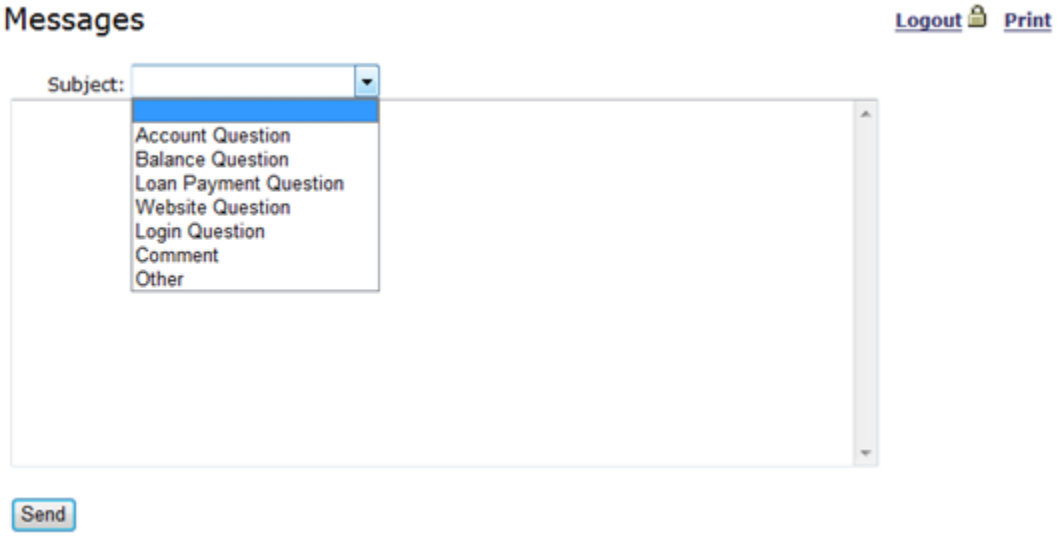

Low Balance
Notifies you if your account balance falls below a threshold amount
1. Choose the account from the Account drop-down list.
2. You may enter an optional note in the note field.
3. Enter your e-mail address in the Email field. You can enter multiple e-mail addresses by separating each one with a semicolon.
4. If you only need to be alerted once check "Auto delete" and this alert will be deleted automatically after the eAlert has been sent.
Enter a balance on the amount row and you will be alerted when your account balance falls below that amount.
Low Balance
Account
Sally's Checking (XXXXXXX-718) $9.99
Note
Need more money
Options
Amount
Is less than
$ 10
Auto delete
Email
johncustomercompany@gmail.com
Test
Mobile Address
Add
Delete
Save

Depending on the alert, additional fields may be present. For example, the Low Balance alert notifies you when your account balance drops below a certain point. To set this low point, select an amount option from the drop-down menu and enter a dollar amount. Some alerts, such as the Statement eAlert, do not have extra input fields.

Select the **One Time Alert** check box if you want to send the alert only once. After the initial message is sent, the alert will automatically cancel. After filling in all required fields, click **Save**.

Secure Message System

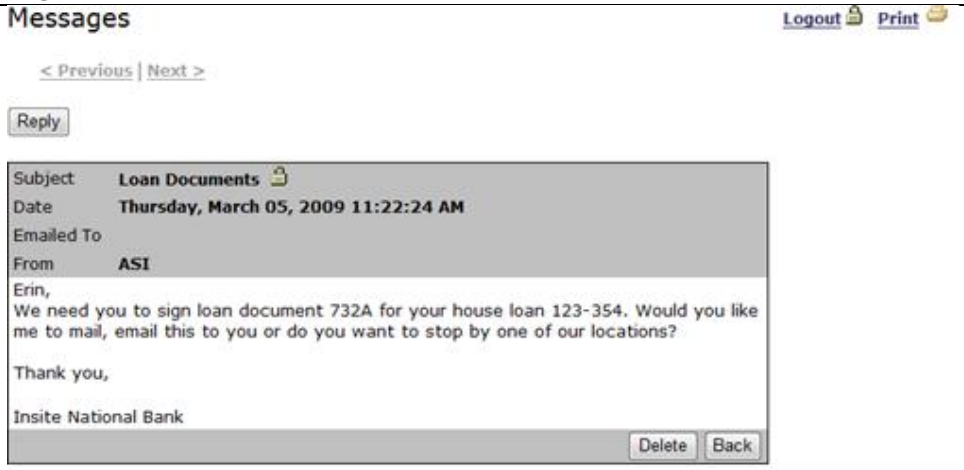
Customers and bank employees can use the eAlerts to send and receive secure messages.



Viewing eAlert Messages

Under **eAlert & Messages**, click **Messages** to view eAlerts sent to your inbox. Click on the **Subject** name to view a message. Select the **left check box** and click on one of the buttons below to either delete a message or to mark it as read. Secure Messages are marked as opened and read when deleted.

An example of messages under the **eAlert & Messages** header


Messages
Logout
Print
< Previous | Next >
Reply
Subject Loan Documents
Date Thursday, March 05, 2009 11:22:24 AM
Emailed To
From ASI
Erin,
We need you to sign loan document 732A for your house loan 123-354. Would you like me to mail, email this to you or do you want to stop by one of our locations?
Thank you,
Insite National Bank
Delete
Back

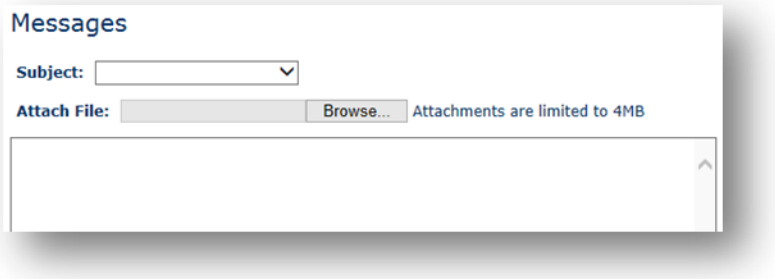
Click on **Reply** to send a message back, **Delete** to erase the message, or **Back** to return to your inbox.

Adding and Editing eAlert Messages

Under **eAlerts & Messages**, click **eAlerts** to view your active alerts. From this screen, users can cancel, add or change eAlerts. Click on an **Alert Name** to make changes to any of the fields. Click **Save** to save your changes or remove the alert by clicking **Delete**. Click on the **New** button to create a new message. Click on **Message** to create a secure message.

Adding File Attachments to Secure Messages

Multiple attachments can be added to secure messages from the external site and sent to the bank.



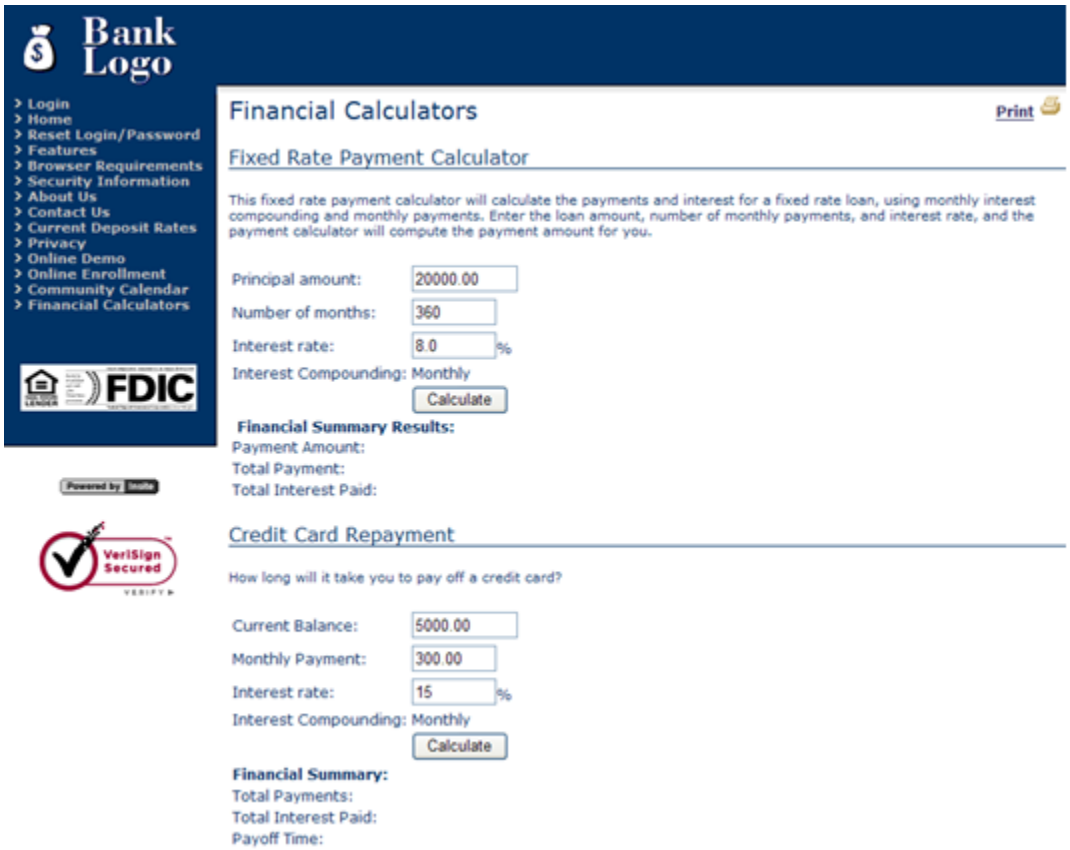
12. Financial Calculators

The **Financial Calculators** are tools offered through Online Banking to help you figure out common payment scenarios. These calculators are available before you log in to Online Banking through the left sidebar, and cannot be accessed while you are logged in.

Calculators are available for:

- **Fixed Rate Payments**: This calculator allows you to calculate the payments and interest for a fixed rate loan. It will figure the monthly payment amount, the total payment, and the total amount of interest paid over the specified time period.
- **Credit Card Repayment**: This calculator allows you to enter the balance on a credit card and calculate how long it will take to pay it off.
- **Bi-weekly Mortgage Payments**: This calculator helps you determine the amount you will save by making bi-weekly payments on your mortgage instead of monthly payments.

To use the calculators, fill out the information fields and select the **Calculate** button. The calculations will appear in the **Financial Summary** section below the calculator.



Two of the financial calculators available in Online Banking